

CDPHP[®] EPO Plan Benefit Summary



Plan Code: CASHIC422
 Group ID: 10001931
 Presented For: Cobleskill-Richmondville Central School District
 Date Prepared: 12/8/2021
 Effective Date: 07/01/2022

In-Network

Cost Sharing Information	
Deductible	N/A Single / N/A Family
Out of Pocket Maximum	\$7,900 Single / \$15,800 Family (Embedded)
Office Visits	
PCP	\$25 Copayment
Specialist	\$25 Copayment
Telemedicine	
Preferred Live Video Doctor Visits (Doctor on Demand, Foodsmart, MovN)	Covered in Full
Other Participating Telemedicine Providers (Valera, aptihealth, Brave)	\$25 Copayment
Telehealth services from a CDPHP Network provider (PCP or Specialist)	PCP or Specialist cost share based on provider
Preventive and Well Care Services*	
Well Baby and Child Care including immunizations	Covered in full
Annual Adult Exam (One exam per plan year regardless if 365 days have passed)	Covered in full
Mammography	Covered in full
Annual Pap Test and Ob/Gyn Exam	Covered in full
Prostate Cancer Screening	Covered in full
Bone Density Tests	Covered in full
*Cost sharing may apply to diagnostic care	
Hospital Services	
Inpatient Hospital (semi-private room, anesthesia, X-Ray, lab tests, etc)	\$250 Copayment
Outpatient Surgery	\$100 Copayment
Maternity Services*	
Maternity - Routine Prenatal Care and Postnatal Care	Covered in Full*
Maternity - Inpatient Hospital Services	\$250 Copayment
Newborn Nursery	Covered in full
*(Non-routine services may result in an additional cost share)	
Emergency Care	
Worldwide Emergency Room Care (waived if admitted inpatient)	\$150 Copayment
Ambulance	\$150 Copayment
Urgent Care	
Nonparticipating urgent care facility services within the CDPHP UBI service area are not covered	\$35 Copayment
Diagnostic Testing*	
Outpatient Hospital or Office Based Laboratory Services: * Copayment waived if provider is a preferred or freestanding laboratory.	\$25 Copayment
Outpatient Hospital or Office Based Radiology Services: * Copayment waived if provider is a preferred center.	\$25 Copayment
Behavioral Health Services	
Mental Health/Substance Use Inpatient Services	\$250 Copayment
Mental Health/Substance Use Outpatient Services	\$25 Copayment
*(Up to 20 visits per plan year may be used for substance use family counseling.)	
Condition Support Services	
Outpatient Rehabilitation - Physical Therapy	\$25 Copayment (120 visits per benefit period)
Outpatient Rehabilitation - Speech Therapy	\$25 Copayment (60 visits per benefit period)

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Outpatient Rehabilitation - Occupational Therapy	\$25 Copayment (120 visits per benefit period)
Home Health Care	Covered in full
Skilled Nursing Facility	Covered in full (90 days per plan year)
Chemotherapy/Radiation Therapy visit	\$25 Copayment
Prosthetic Appliances and Durable Medical Equipment	20% Coinsurance
Diabetic Services	
Includes Insulin, oral medication, needles and syringes - up to a 30 day supply, Glucometers and Diabetic DME. Insulin is limited to \$100 out of pocket per 30 day supply.	\$25 Copayment
Vision Services	
Laser Eye Surgery	Up to a maximum of \$750 reimbursement for eligible eye surgeries and consultations per lifetime
Wellness Care	
Weight Management	Up to a \$100 reimbursement available for participation in a weight loss program
Fitness Reimbursement	Up to \$200 reimbursement per 50 visits for subscriber (max \$400 reimbursement per year) and \$100 reimbursement per 50 visits for covered dependent (max \$200 reimbursement per year)
Child Birthing Classes	Up to \$75 reimbursement available for completion of child birthing class
CaféWell Participation	Participating (Up to \$180 Life Points per contract per calendar year)
Acupuncture (10 visit limit per plan year for acupuncture services)	\$25 Copayment
Nutritional Counseling	\$25 Copayment
Chiropractic Benefits	\$25 Copayment

This Summary of Benefits is intended to provide a general outline of coverage. In the event of any conflict between this document and the member's Certificate and any applicable Rider(s) issued by CDPHP, the Certificate and Rider(s) will be the controlling documents.

CDPHP UBI gives you access to more than 825,000 participating practitioners and providers nationwide, including many of the major hospitals, and a variety of value-added services to help you and your family stay healthy. If you have a question or wish to receive additional information, please contact the CDPHP marketing department at (518) 641-5000 or 1-800-993-7299 or visit our Web site at www.cdphp.com.

Please Note. All non-emergency services must be provided by a CDPHP Universal Benefits, Inc.[®] (CDPHP UBI) Participating Physician/provider (including hospital admissions) unless otherwise preauthorized by CDPHP UBI. Please Note. All non-emergency services must be provided by a CDPHP Universal Benefits, Inc.[®] (CDPHP UBI) Participating Physician/provider (including hospital admissions) unless otherwise preauthorized by CDPHP UBI.

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Your employer has chosen the following rider(s) to modify the Plan under which you would be covered as a CDPHP Member.

DME Riders									
Rider Name	DME2								
Description	Durable medical equipment, prosthetics, orthotics, and oxygen are covered at 20% coinsurance in-network. There is no coverage for orthotic shoe inserts.								
Medicare Split Family Rider									
Rider Name	ELGMC								
Description	Medicare Split Family Rider								
Pharmacy Coverage									
Rider Name	EPRXL5A22								
Description	<p>Retail Prescription Drugs (30 Day Supply)</p> <table border="0"> <tr> <td>Tier 1 Drugs</td> <td>\$5</td> </tr> <tr> <td>Tier 2 Drugs</td> <td>\$25</td> </tr> <tr> <td>Tier 3 Drugs</td> <td>\$40</td> </tr> <tr> <td>Specialty Drugs</td> <td>\$40</td> </tr> </table> <p>Mail order, 2 copayments for a 90-day supply. Prescriptions must be written by a duly licensed health care provider and filled at a participating pharmacy, unless otherwise authorized in advance by CDPHP. Specialty drugs are not eligible for the mail order program and require preauthorization to be obtained through CDPHP's participating specialty vendors. Prescription drugs are not subject to the plan deductible, if applicable.</p>	Tier 1 Drugs	\$5	Tier 2 Drugs	\$25	Tier 3 Drugs	\$40	Specialty Drugs	\$40
Tier 1 Drugs	\$5								
Tier 2 Drugs	\$25								
Tier 3 Drugs	\$40								
Specialty Drugs	\$40								
Surviving Spouse									
Rider Name	ELG17								
Description	Extends eligibility for surviving spouse and dependents upon the death of the subscriber.								
Vision Coverage									
Rider Name	VSN8								
Description	One routine eye exam is covered every 24 months, commencing on the group effective date, without referral. Refer to specialist office visit for cost share. CDPHP will pay up to the following amounts for the optical items listed below - Frames and Lenses, \$260. Contact Lenses, \$175. One pair of frames and lenses or contact lenses is allowed once every 24 months commencing on the group effective date.								