

# CDPHP® HMO Plan Benefit Summary

Marketing Plan ID: 224  
 Plan Code: SHGF6230  
 Group ID: PROSPECT  
 Presented For: PROSPECT  
 Date Prepared:  
 Effective Date: 20250101  
 Metal Tier: GOLD



In-Network

## Cost Sharing Information

Deductible	N/A Single / N/A Family
Out of Pocket Maximum	\$8,700 Single / \$17,400 Family (Embedded)

<b>Dependent Coverage</b>	Covered to Age 26
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<b>Domestic Partner Coverage</b>	Covered
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## Office Visits

Enhanced Primary Care	Covered in full
PCP	\$50 Copayment
*PCP Cost share waived for members that are under the age of 19	
Specialist	\$50 Copayment

## Telemedicine

Preferred Live Video Doctor Visits (Doctor on Demand, Foodsmart, MovN)	Covered in Full
Other Participating Telemedicine Providers (Valera, aptihealth)	\$50 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

## Retail Prescription Drugs

Preferred Pharmacy Network Tier 1 Drugs	\$0 Copayment
Preferred Pharmacy Network Tier 2 Drugs	\$50 Copayment
Preferred Pharmacy Network Tier 3 Drugs	\$80 Copayment
Non-Preferred Pharmacy Network Tier 1 Drugs	50% Coinsurance
Non-Preferred Pharmacy Network Tier 2 Drugs	50% Coinsurance
Non-Preferred Pharmacy Network Tier 3 Drugs	50% Coinsurance
Specialty Drugs	\$80 Copayment

Covers up to a 30-day supply (retail prescription); 90 day supply (mail order prescription). Mail order, 2.0 Preferred Tier 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. This plan uses [CDPHP Formulary 2](#).

## Hospital Services

Inpatient Hospital (semi-private room, anesthesia, X-Ray, lab tests, etc)	\$1,500 Copayment
Outpatient Surgery Facility	\$200 Copayment
* Cost share may be reduced at a preferred ambulatory surgery center.	
Outpatient Surgery - Surgeon's Services	\$100 Copayment

## Maternity Services\*

Maternity - Routine Prenatal Care and Postnatal Care	Covered in Full*
Maternity - Inpatient Hospital Services	\$1,500 Copayment
Newborn Nursery	Covered in full

\*(Non-routine services may result in an additional cost share)

## Emergency Care

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Worldwide Emergency Room Care (waived if admitted inpatient)	\$500 Copayment
Ambulance	\$500 Copayment
<b>Urgent Care</b>	
When seeking care within CDPHP's Service Area, a participating Urgent Care Center must be used.	\$100 Copayment
<b>Diagnostic Testing*</b>	
Outpatient Hospital or Office Based Laboratory Services: * Copayment waived if provider is a preferred laboratory.	\$50 Copayment
Outpatient Hospital or Office Based Radiology and Imaging Services (X-ray, Ultrasound): * Copayment waived if provider is a preferred center.	\$50 Copayment
Outpatient Hospital or Office Based Advanced Imaging Services (MRI, CT Scan, PET Scan):	\$150 Copayment
<b>Prescription Drugs Administered in Office or Outpatient Facilities*</b>	
PCP Office	20% Coinsurance
Specialist Office	20% Coinsurance
Outpatient Facility	20% Coinsurance
*the cost share applies to the drug only, there is no separate cost share for the administration of the drug	
<b>Behavioral Health Services</b>	
Mental Health/Substance Use Inpatient Services	\$1,500 Copayment
Mental Health/Substance Use Office-Based Services (Including Telemedicine Providers (Valera, aptihealth))	\$50 Copayment
*(Up to 20 visits per plan year may be used for substance use family counseling.)	
<b>Outpatient Rehabilitation/Habilitation Services*</b>	
Physical Therapy	\$50 Copayment
Speech Therapy	\$50 Copayment
Occupational Therapy	\$50 Copayment
*(60 visits per condition per plan year combined therapies for PT, OT, ST)	
<b>Condition Support Services</b>	
Home Health Care (40 visits per plan year)	Covered in full
Skilled Nursing Facility (365 days per plan year)	\$1,500 Copayment
Chemotherapy/Radiation Therapy visit (See also Prescription Drugs Administered in Office for Drug cost share)	\$50 Copayment
Prosthetic Devices and Durable Medical Equipment	50% Coinsurance
Hearing Aids	\$399 or \$699 Copayment through Hearing Care Solutions
<b>Diabetic Services</b>	
Insulin	Covered in full
Oral Medications	\$50 Copayment
Needles and Syringes	\$50 Copayment
Diabetic DME (Insulin Pumps/Omni Pods, Glucose Monitors)	\$50 Copayment
<b>Vision Services</b>	
Routine Adult Vision Exam (One exam per plan year)	\$50 Copayment
Adult Glasses/Contacts	Coverage is for standard lenses and frames or contact lenses, up to a \$75 reimbursement
Routine Pediatric Vision Exam (One exam per plan year)	\$50 Copayment
Pediatric Glasses/Contacts (One prescribed lenses and frames per plan year. Standard Frames)	50% Coinsurance
Laser Eye Surgery	Up to a maximum of \$750 reimbursement for eligible eye surgeries and consultations per lifetime
<b>Wellness Care</b>	

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Weight Management	Up to a \$100 reimbursement available for participation in a weight loss program
Fitness Reimbursement	Subscribers can be reimbursed up to \$400 per plan year for qualified fitness activities. Of the \$400, up to \$200 can be applied for reimbursement of wearable fitness devices. Covered dependents can be reimbursed up to a combined \$200 for qualified fitness activities and youth sports fees for members under age 18. Of the \$200, up to \$100 can be applied for reimbursement of wearable fitness devices.
Child Birthing Classes	Up to \$75 reimbursement available for completion of child birthing class
Doula Reimbursement (A doula is a trained companion who supports another person through pregnancy and childbirth)	\$1,500
Life Points Rewards	Participating (Up to \$180 Life Points per contract per calendar year)
Acupuncture (10 visit limit per plan year for acupuncture services)	\$50 Copayment
Nutritional Counseling	\$50 Copayment
Chiropractic Benefits	\$50 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 gives you access to more than 12,000 participating practitioners and providers, including most of the local 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](http://www.cdphp.com).*

*All in-network Preauthorization requests are the responsibility of Your Participating Provider. You will not be penalized for a Participating Provider's failure to obtain a required Preauthorization. However, if services are not Covered under the Certificate, You will be responsible for the full cost of the services.*