CDPHP ® HMO Plan Benefit Summary

Plan Code: HA14L22 Group ID: 10002841

Presented For: East Greenbush Central School District

Date Prepared: 11/23/2021 Effective Date: 07/01/2022



In-Network

	In-Network
Cost Sharing Information	
Deductible	N/A Single / N/A Family
Out of Pocket Maximum	\$6,525 / \$13,050(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 provide
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)	Covered in full
Outpatient Surgery	\$25 Copayment
Maternity Services*	
Maternity - Routine Prenatal Care and Postnatal Care	Covered in Full*
Maternity - Inpatient Hospital Services	Covered in full
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)	\$100 Copayment
Ambulance	\$100 Copayment
Urgent Care	
Nonparticipating urgent care facility services within the CDPHP service area are not covered	\$35 Copayment
Diagnostic Testing*	
Outpatient Hospital or Office Based Laboratory Services: * Copayment waived if provider is a preferred 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	Covered in full
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)

CDPHP ® HMO Plan Benefit Summary

Plan Code: HA14L22 Group ID: 10002841

Presented For: East Greenbush Central School District

Date Prepared: 11/23/2021 Effective Date: 07/01/2022



Home Health Care Covered in full Skilled Nursing Facility (90 days per benefit period) Chemotherapy/Radiation Therapy visit \$25 Copayment Prosthetic Appliances and Durable Medical Equipment 20% Coinsurance Diabetic Services Diabetic Services Diabetic Services Dimetic Insulin is limited to \$100 out of pocket per 30 day supply. Glucometers and Diabetic DME. Insulin is limited to \$100 out of pocket per 30 day supply. Vision Services Laser Eye Surgery Up to a maximum of \$750 reimbursement for eligible eye surgeries and consultations per lifetime Weight Management Up to a \$100 reimbursement available for participation in a weight loss program Up to \$200 reimbursement per 50 visits for covered dependent (max \$400 reimbursement per year) and \$100 reimbursement per 50 visits for covered dependent (max \$200 reimbursement available for completion of child birthing classs CaféWell Participation Acupuncture (10 visit limit per plan year for acupuncture services) Skilled Nursing Facility (Source in full (90 days per benefit period) Covered in full (90 days per benefit period) 20% Coinsurance 20% Co		In-Network
Skilled Nursing Facility Covered in full (90 days per benefit period) Chemotherapy/Radiation Therapy visit 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. Vision Services Laser Eye Surgery Up to a maximum of \$750 reimbursement for eligible eye surgeries and consultations per lifetime Weight Management Weight Management Up to a \$100 reimbursement available for participation in a weight loss program Up to \$200 reimbursement per 50 visits for subscribe (max \$400 reimbursement per 50 visits for covered dependent (max \$200 reimbursement per year) and \$100 reimbursement per year) Child Birthing Classes CaféWell Participation Acupuncture (10 visit limit per plan year for acupuncture services) Nurtitional Counseling	Outpatient Rehabilitation - Occupational Therapy	
Skilled Nursing Facility Chemotherapy/Radiation Therapy visit Prosthetic Appliances and Durable Medical Equipment 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. 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 Up to \$200 reimbursement per year) and \$100 reimbursement per year) and	Home Health Care	Covered in full
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. Vision Services Laser Eye Surgery Wellness Care Weight Management Fitness Reimbursement Fitness Reimbursement Child Birthing Classes CaféWell Participation Acupuncture (10 visit limit per plan year for acupuncture services) Nutritional Counseling Nutritional Counseling Participation in a weight consument per services in the service in	Skilled Nursing Facility	
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. 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 in a weight loss program Up to \$200 reimbursement per 50 visits for subscribe (max \$400 reimbursement per 50 visits for covered dependent (max \$200 reimbursement per 50 visits for covered dependent (max \$200 reimbursement per 50 visits for covered dependent (max \$200 reimbursement per year) Child Birthing Classes CaféWell Participation Acupuncture (10 visit limit per plan year for acupuncture services) Nutritional Counseling S25 Copayment	Chemotherapy/Radiation Therapy visit	\$25 Copayment
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. 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 Up to \$200 reimbursement per 50 visits for subscribe (max \$400 reimbursement per year) and \$100 reimbursement per 50 visits for covered dependent (max \$200 reimbursement per year) Child Birthing Classes CaféWell Participation CaféWell Participation Acupuncture (10 visit limit per plan year for acupuncture services) Nutritional Counseling \$25 Copayment	Prosthetic Appliances and Durable Medical Equipment	20% Coinsurance
DME. Insulin is limited to \$100 out of pocket per 30 day supply. Vision Services Laser Eye Surgery Up to a maximum of \$750 reimbursement for eligible eye surgeries and consultations per lifetime Wellness Care Up to a \$100 reimbursement available for participation in a weight loss program Fitness Reimbursement Up to \$200 reimbursement per 50 visits for subscribe (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	Diabetic Services	
Laser Eye Surgery Wellness Care Weight Management Fitness Reimbursement Child Birthing Classes CaféWell Participation CaféWell Participation Acupuncture (10 visit limit per plan year for acupuncture services) Nutritional Counselling Up to a maximum of \$750 reimbursement for eligible eye surgeries and consultations per lifetime Up to a \$100 reimbursement available for participation in a weight loss program Up to \$200 reimbursement per 50 visits for subscribe (max \$400 reimbursement per year) and \$100 reimbursement per 50 visits for covered dependent (max \$200 reimbursement per year) Up to \$75 reimbursement per year) and \$100 reimbursement per year) Participating (Up to \$180 Life Points per contract per calendar year) \$25 Copayment	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
Weight Management Weight Management Weight Management Fitness Reimbursement Child Birthing Classes CaféWell Participation Acupuncture (10 visit limit per plan year for acupuncture services) Weight Management Weight Management Up to \$100 reimbursement available for participation in a weight loss program Up to \$200 reimbursement per 50 visits for subscribe (max \$400 reimbursement per year) and \$100 reimbursement per 50 visits for covered dependent (max \$200 reimbursement per year) Up to \$75 reimbursement available for completion of child birthing class Participating (Up to \$180 Life Points per contract per calendar year) Acupuncture (10 visit limit per plan year for acupuncture services) \$25 Copayment	Vision Services	
Weight Management Fitness Reimbursement Fitness Reimbursement Child Birthing Classes CaféWell Participation Acupuncture (10 visit limit per plan year for acupuncture services) Up to a \$100 reimbursement available for participation in a weight loss program Up to \$200 reimbursement per 50 visits for subscribe (max \$400 reimbursement per year) and \$100 reimbursement per 50 visits for covered dependent (max \$200 reimbursement per year) Up to \$75 reimbursement available for completion of child birthing class Participating (Up to \$180 Life Points per contract per calendar year) \$25 Copayment Nutritional Counseling	Laser Eye Surgery	Up to a maximum of \$750 reimbursement for eligible eye surgeries and consultations per lifetime
Fitness Reimbursement Child Birthing Classes CaféWell Participation Acupuncture (10 visit limit per plan year for acupuncture services) Nutritional Counseling Lup to \$200 reimbursement per year) and \$100 reimbursement per year) Lup to \$75 reimbursement available for completion of child birthing class Participating (Up to \$180 Life Points per contract per calendar year) \$25 Copayment	Wellness Care	
Fitness Reimbursement (max \$400 reimbursement per year) and \$100 reimbursement per 50 visits for covered dependent (max \$200 reimbursement per year) Child Birthing Classes CaféWell Participation Acupuncture (10 visit limit per plan year for acupuncture services) Nutritional Counseling (max \$400 reimbursement per year) and \$100 reimbursement per year) Up to \$75 reimbursement available for completion of child birthing class Participating (Up to \$180 Life Points per contract per calendar year) \$25 Copayment	Weight Management	Up to a \$100 reimbursement available for participation in a weight loss program
Child Birthing Classes CaféWell Participation Acupuncture (10 visit limit per plan year for acupuncture services) Autritional Counseling child birthing class Participating (Up to \$180 Life Points per contract per calendar year) \$25 Copayment \$25 Copayment	Fitness Reimbursement	reimbursement per 50 visits for covered dependent
Acupuncture (10 visit limit per plan year for acupuncture services) Substitutional Counseling Calendar year) \$25 Copayment \$25 Copayment	Child Birthing Classes	Up to \$75 reimbursement available for completion of child birthing class
Nutritional Counseling \$25 Copayment	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
Chiropractic Benefits \$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 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.

Please Note. All non-emergency services must be provided by a Capital District Physician's Health Plan, Inc. [®] (CDPHP) Participating Physician/provider (including hospital admissions) unless otherwise preauthorized by CDPHP.Please Note. All non-emergency services must be provided by a Capital District Physician's Health Plan, Inc. [®] (CDPHP) Participating Physician/provider (including hospital admissions) unless otherwise preauthorized by CDPHP.

CDPHP ® HMO Plan Benefit Summary

Plan Code: HA14L22 Group ID: 10002841

Presented For: East Greenbush Central School District

Date Prepared: 11/23/2021 Effective Date: 07/01/2022



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	
Out of Pocket Maximum Amendment		
Rider Name	OOP2	
Description	Change Out of Pocket Maximum to \$6,525/\$13,050	
Pharmacy Coverage		
Rider Name	BLANK	
Description	NOT_FOUND	
Surviving Spouse		
Rider Name	ELG17	
Description	Extends eligibility for surviving spouse and dependents upon the death of the subscriber.	
Union Benefit Medical		
Rider Name	UNN1	
Description	Freestanding laboratory, radiology, and ambulatory surgery facility services are covered in full.* Skilled nursing facility services are covered in full; up to 90 days per benefit period.* Physical and occupational therapy services are limited to 120 visits per benefit period, subject to visit copayment.* Speech therapy services are limited to 60 visits per benefit period, subject to visit copayment.* Acute short-term inpatient physical rehabilitation therapy services are limited to 60 days per benefit period and are covered in full.* Outpatient surgery subject to Specialist Visit Copayment.	
Vision Coverage		
Rider Name	VSN2	
Description	One routine eye exam is available every 24 months, commencing on the group effective date, without referral, refer to specialist office visit for cost share.	