HMO Member Tip Sheet

Member Service Department Monday through Friday, 8 a.m. to 8 p.m.	**(518) 641-3700 or 1-800-777-2273**
Caremark (pharmacy benefits) 24 hours a day, seven days a week	**1-888-292-6330**
Behavioral Health (mental health/substance abuse)	**1-888-320-9584**

Receiving Care

- As a member of the HMO, you must have a CDPHP-participating primary care physician (PCP). Female members may use any network OB/GYN.
- To view your choice of physicians, please use the Find-A-Doc feature at our website, www.cdphp.com. You may select or change your PCP online or by calling the member services department as listed above.
- When changing your PCP, you must contact member services within five days of visiting your new physician, so you do not get charged for the visit. Also, if your previous doctor has written prescriptions or given you an ongoing referral to a specialist, please confer with your new practitioner about these.
- A referral/authorization is needed for specialty care, and you must use an in-network specialist.
- Out-of-network care is covered only in an emergency or if pre-approved by CDPHP.

Your Payment Obligations

Please refer to your ID card or the benefit materials provided to you upon enrollment for details on your copayment and coinsurance levels. These vary according to the plan purchased by your employer group.

At the Time of Your Visit

Please remember to present your member ID card and any required copayment at the time of service.

Referrals/Authorizations

- It is your responsibility to coordinate specialty care with your PCP.
- The decision to issue a referral is at the discretion of your PCP.
- Referrals for certain services may also require your physician to seek prior authorization from CDPHP.

Emergency Care

- Emergency services are covered at the in-network level.
- An emergency condition is defined as a medical or behavioral health condition that is so severe that an individual with average understanding of health and medicine could reasonably expect that immediate medical attention is needed to avoid serious bodily harm, impairment, or disfigurement of the person, her unborn child, or (in the case of a behavioral condition), another person.
- Emergency services are defined as a medical screening examination at a hospital emergency department, including services needed to evaluate the emergency and stabilize the patient's condition, within the capabilities of the staff and facilities available at the hospital.
- If you require emergency medical care as described above, go to the nearest hospital emergency room or call 911 or your local emergency response number.

Using www.cdphp.com

If you have Internet access, use www.cdphp.com to find answers to many of your questions 24 hours a day.

Information that can be located in the Members area of the website includes:

- Member Secure Login—Enables you to check on claims and benefits, change your PCP, update your address, order new ID cards, and more.
- Find-A-Doc—Search the most current listing of providers in our network.
- Wellness Workshops—View the most current listing of free wellness and health management programs. Register for classes online.
- Rx Corner—This helpful site includes a link to Caremark, where you can learn about your benefits and find information to help you predict your out-of-pocket expenses.
- Forms—Download forms to release your protected health information, verify a dependent's student status, and more.
- Health Coach Connection℠—Provides up-to-date information on managing chronic illnesses such as diabetes, coronary artery disease, and heart failure. You can also call a Health Coach at 1-800-365-4180.

Coordination of Benefits (COB)

It is your responsibility to notify us of any other health insurance under which you are covered. Please consult your membership certificate for details on how COB may affect your coverage.

Disclosing Protected Health Information

CDPHP protects our members' confidentiality. Except as authorized by law, our staff will not release private health information about you to another party unless you sign a release form allowing us to do so. If you would like us to supply details about your account to anyone other than yourself, please obtain a release form by calling the member services department or downloading a form from www.cdphp.com.

This tip sheet provides an overview of your coverage but does not detail all of the benefits, limitations, or exclusions. It is not a contract and is subject to change. For more detailed information, please refer to your membership certificate. The HMO plan is a product of Capital District Physicians' Health Plan, Inc.