

Student Out-of-Area Coverage

Have you ever wondered how CDPHP covers kids when they go away to school? You don't need to worry! CDPHP covers enrolled members for emergencies and prior-authorized urgent and follow-up care.

How the out-of-area benefits work.

- If an emergency* occurs – such as a serious accident, compound fracture, or difficulty breathing – the student should dial 911 or the local emergency number, or go directly to the nearest emergency facility. We recommend that the primary care physician (PCP) be alerted as soon as possible so that follow-up care can be arranged.

**A sudden illness or injury so severe that the average person would believe that immediate medical attention is needed to avoid serious health damage or bodily harm.*

- If the situation is urgent but not an emergency – such as a sore throat, sprain, or infection – the student should contact the CDPHP resource coordination department at 1-800-274-2332 before seeking care, no matter what hour of the day or night.
- Check-ups and immunizations are generally not covered outside the service area, and should be scheduled for a time when the student is at home.
- Even if your plan provides some coverage for out-of-network services, the most cost-effective option is always to receive care from a CDPHP-participating practitioner.
- To avoid an unexpected medical bill, the CDPHP resource coordination department should be consulted before obtaining non-emergency medical services outside the area.
- To find an out-of-network provider near the student, just call the CDPHP resource coordination department at 1-800-274-2332.

What about prescription drugs?

If your CDPHP coverage includes a prescription drug rider in addition to a student rider, this coverage extends to eligible student dependents. Covered prescriptions may be filled at any retail pharmacy that participates with Caremark®, the national network that coordinates CDPHP pharmacy benefits. To locate network pharmacies within our 24-county service area, check the Find-A-Doc feature at www.cdphp.com. For a listing of participating pharmacies outside the local area, go to www.caremark.com, or call the member services department at the number on your ID card for information.

If your child is on a maintenance drug (such as for asthma, diabetes, or other chronic condition) consider using the CDPHP mail order service. Call member services to learn more about this time- and cost-saving service.

Student verification.

Each year CDPHP sends a letter to dependents covered by student riders, seeking verification that they are still attending school. A timely and accurate response to these inquiries ensures there are no lapses in the student's coverage.

Need help?

Rest assured that CDPHP health care professionals are available by telephone to authorize any out-of-area care. Any time your college student experiences a health problem while school is in session, it is a good idea to alert the CDPHP resource coordination department at 1-800-274-2332.

Student coverage that goes the distance.

If you have any questions or concerns about how CDPHP covers your college student, call the CDPHP member services department at the number on your ID card.