

Travel Out-of-Area

Wherever you may travel, as a member of CDPHP you're covered for urgent and emergency care — worldwide! Review these frequently asked questions about seeking medical care while away from home.

Q: What if I have a heart attack or other emergency situation while out of the area?

A: If you experience a sudden emergency so severe that immediate medical attention is needed to avoid serious damage to your health, dial 911 or go to the nearest hospital emergency room.

Q: What if I am traveling and suffer an illness or problem that needs attention before I can return to my regular CDPHP doctor?

A: If the situation is urgent but not an emergency — such as a sore throat, sprain, or infection — contact the CDPHP resource coordination department at 1-800-274-2332, day or night, before seeking care. They will assess your situation and advise you on getting the care you need.

Q: How does CDPHP help me find a doctor if I am traveling in the U.S. and need care?

A: CDPHP cooperates with national networks to help you find a physician when an urgent or emergency situation arises outside the service area. These large preferred provider networks have contracts with hundreds of thousands of credentialed providers throughout the country. To get help identifying an out-of-network physician, simply call the CDPHP resource coordination department at 1-800-274-2332.

Q: What if I have an emergency and I am out of the country?

A: Seek care immediately and pay for it yourself. Make sure you ask for a bill, itemized and in English if possible, showing the amount you paid converted

into U.S. dollars. When you return to the U.S., submit the bill to the CDPHP claims department for reimbursement.

Q: What about routine care, such as a check-up or immunization?

A: This type of care needs to be delivered by your usual CDPHP doctor at home. Routine care for foreseeable conditions is generally not covered out of the area, unless you have a plan that allows you to use out-of-network doctors by paying a higher share of the cost.

Q: What about prescription drugs?

A: If you take prescription drugs on a regular basis, plan ahead and be sure you have an adequate supply for your trip. Members who have drug coverage may wish to sign up for the Caremark® mail order program. Visit www.cdphp.com for more information.

Q: What if I have to pay out of pocket for something that should be covered, like an emergency room visit or authorized care?

A: If payment is required at the time of the treatment, request an itemized bill. Make a copy for your records, and send the original to: CDPHP Claims Department, 500 Patroon Creek Blvd., Albany, NY 12206. Enclose a note indicating your name and member ID number. You can expect to be reimbursed for the care, minus any deductible, copayment, or coinsurance.