

PPO Member Tip Sheet

Member Service Department

(518) 641-3140 or 1-877-269-2134 Monday through Friday, 8 a.m. to 8 p.m.

Prior Authorization Requests

(518) 641-4100 or 1-800-274-2332 Monday through Friday, 8 a.m. to 6 p.m. Caremark (pharmacy benefits)

1-888-292-6330

24 hours a day, seven days a week

Behavioral Health (mental health/substance abuse)

1-888-320-9584

Receiving Care

- You do not need to select a primary care physician (PCP), although we encourage you to
 establish a relationship with a PCP. You are free to seek care in-network or out-of-network
 and you do not need a referral to see a specialist.
- Your out-of-pocket expenses will be lower when you seek care within the CDPHP Universal Benefits,® Inc. (CDPHP UBI) network. To find participating physicians in your area, please use the Find-A-Doc feature at www.cdphp.com.
- If your ID card says "National" next to your plan type (for example, PPO National) you have access to a nationwide network of more than 675,000 providers. Use Find-A-Doc to see the range of choices available.

Prior Authorization

Certain services require prior authorization in order to be covered, including, but not limited to:

- Repair of accidental dental injuries
- Skilled nursing facility care; home health care; inpatient rehabilitation
- Covered non-emergency transportation
- Outpatient cardiac rehabilitation beyond 36 sessions; speech therapy beyond the first visit
- Durable medical equipment, orthotics, and prosthetics costing more than \$500, and repairs or replacement of durable medical equipment.

Refer to the schedule of benefits that appears at the end of your contract for details. Call 1-800-274-2332 to request authorizations.

Your Payment Obligations

- Your coverage requires an out-of-pocket payment for most services. If you owe a set copayment, be prepared to make payment at the time of service.
- If your benefit plan calls for a deductible or percentage coinsurance, please ask your physician's office to file a claim on your behalf and bill you later for the balance you owe.
- If, at the time of service, your provider has any questions, he or she may contact our provider services department directly for assistance.
- To file a claim, send the itemized bill and a receipt to CDPHP, 500 Patroon Creek Blvd., Albany, NY 12206-1057. Please file within 120 days of receiving care.
- Payment will be sent directly to the provider if he or she is in our network. If the practitioner does not participate with us, reimbursement will be sent directly to the member.
- If you have a CDPHP funding account (such as an FSA or HRA), please visit www.cdphp.com to learn more, or call 1-877-793-3960 if you have questions.

Urgent Care

• If you have an urgent medical need when your PCP's office is closed, you can seek direction by calling your PCP's office and leaving a message. Your PCP's office is required to have a physician on-call 24 hours a day, seven days per week.

 If you want to be seen after-hours for a condition that is urgent but not an emergency, consider using one of the urgent care facilities in our network. Check Find-A-Doc at www.cdphp.com or call member services to learn about urgent care locations near you.

Emergency Care

- Emergency services are covered at the in-network level.
- An emergency <u>condition</u> 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 <u>services</u> 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 <u>www.cdphp.com</u>

If you have Internet access, visit <u>www.cdphp.com</u> to find answers to many of your questions 24 hours a day.

- Create an account—Click "Register" in the login box to validate your identity and select a
 user ID and password. This will give you access to details specific to your coverage. The
 same user name and password can be used on your smartphone if you download My
 CDPHP Mobile from your app store.
- Secure access will enable you to review and submit claims and send CDPHP inquiries via secure e-mail.
- 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—View information on our pharmacy networks and formularies. Refer to your member ID card to determine which pharmacy network and formulary pertain to you.
- Health Coach ConnectionSM—Provides up-to-date information on managing chronic illnesses such as diabetes and coronary artery disease. 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 UBI 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.

Members' Rights and Responsibilities

CDPHP believes that you have the following rights and responsibilities: *Members' Rights*

- 1. You have the right to receive information about CDPHP, its services, practitioners and providers, and members' rights and responsibilities.
- 2. You have a right to be treated with respect and recognition of your dignity and right to privacy.
- 3. You have a right to participate with practitioners in making decisions about your health

care.

- 4. You have a right to a candid discussion of appropriate or medically necessary treatment options for your condition(s), regardless of cost or benefit coverage.
- 5. You have a right to obtain from a practitioner complete, current information concerning your diagnosis, treatment, and prognosis, in terms you can reasonably be expected to understand. If appropriate, this information should be made available to another person acting on your behalf.
- 6. You have the right to receive from a practitioner the information you need to give informed consent prior to the start of any procedure or treatment.
- 7. You have the right to refuse treatment to the extent permitted by law and to be informed of the medical consequences of that action.
- 8. You have the right to formulate advance directives (such as naming a health care proxy form and living will) about your care.
- 9. You have a right to voice complaints, grievances, or appeals about CDPHP or the services it provides.
- 10. You have a right to make recommendations regarding the CDPHP member rights and responsibilities policies.

Members' Responsibilities

- 1. You have a responsibility to supply information (to the extent possible) that CDPHP and its practitioners and providers need in order to provide care.
- 2. You have a responsibility to follow plans and instructions for care that you have agreed on with your practitioners.
- 3. You have a responsibility to understand your health problems and participate in developing mutually agreed-upon treatment goals to the degree possible.

Technology Assessment

In a timely review, CDPHP systematically evaluates the inclusion of new technologies and the new applications of existing technologies in a timely manner. Your insurance benefit provides coverage only for therapies that have been shown in the scientific medical literature to be safe and effective. The CDPHP Technology Assessment process assures that coverage will be available when evidence of safety and effectiveness exists.

CDPHP provides benefits for medical, behavioral health, surgical, or other treatments, devices, procedures, techniques, and pharmacological therapies after consideration of all the following:

- 1.) has received approval from the FDA or other appropriate regulatory agency where required,
- 2.) improves health outcomes at least as well as existing technologies, 3.) is not cosmetic and is required for reasons other than convenience, 4.) provides greater benefit than currently available therapies; 5.) safety and effectiveness has been documented in scientific studies.

A review of current technology as well as care-specific reviews will be conducted by the CDPHP medical technology assessment team or a CDPHP medical director using up-to-date information from a minimum of two sources including, but not limited to, evidence based medical literature, board certified consultants, physician workgroups, professional societies, and government agencies. Drugs that are new to the medical community are reviewed and discussed by the CDPHP pharmacy and therapeutics committee.

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 PPO plan is a product of CDPHP Universal Benefits, Inc.