Copay First

Copay First is an innovative plan from CDPHP®. It features two distinct phases. Depending on how much you or your family utilize health care, you could remain in the Copayment Phase for the entire plan year.

Please note there are no out-of-pocket costs for preventive services and those services do not count toward the Copayment Phase.

🛈 For definitions of bolded key terms, see the next page.

Copayment Phase	Deductible Phase
You'll pay a copayment for all services received.*	You'll move into the deductible phase and pay the total allowed charge* for each service until you meet your deductible/ out-of-pocket max. After that, you'll have no member cost share.
CDPHP tracks the total allowed charge for each service.	You'll access this information online and with personalized reminders from CDPHP.
Copayment Phase Example	**Deductible Phase Example**
► Sally goes to the doctor for a sick visit and pays a $30 copay. ► The total allowed charge of $230 is added to her Copay First Accumulator. ► Sally continues to go to the doctor as needed, paying a copay for each service. ► Sally logs into www.cdphp.com and is able to track the allowed charges for each service in the Copay First Accumulator. ► CDPHP will send Sally a benefit statement to notify her that she has reached 50% of her total allowed charges.*	► If Sally reaches the maximum allowance in her Copay First Accumulator she would move into the deductible phase of the plan. ► CDPHP will send Sally a letter to let her know she is now in the deductible phase of her medical plan. ► Sally is responsible for paying any allowed charges until her medical plan deductible/ out-of-pocket max is met. ► CDPHP will send Sally Explanations of Benefits (EOBs) showing deductible amounts.

All member copays, coinsurances, and deductible expenses for covered services count toward the out-of-pocket-maximum.

KEY TERMS

ⓘ Copay/copayment
What you're responsible for paying for a medical service or prescription.

ⓘ Allowed charge
The total of what you and CDPHP are paying for a service.

ⓘ Copay First Accumulator
The total of allowed charges tracked for you during the copay phase.

ⓘ Deductible
The amount you pay out of pocket before your insurance will pay after you have exhausted your dollars in the Copay First Accumulator and moved to the Deductible Phase.

ⓘ Out-of-pocket maximum
The absolute most you will pay out of pocket for your services in a plan year. Consult your *Summary of Benefits and Coverage* for details.

Comprehensive Coverage, Wherever You Go

With the Copay First exclusive provider organization (EPO), you get comprehensive coverage and a wide range of choices. As long as you seek care within the national network, you pay only a fixed copayment and a deductible (if any), or coinsurance* per visit, with no referrals, and no surprises.

Coast-to-Coast Coverage

With more than 825,000 providers nationwide, the CDPHP Copay First EPO includes coverage virtually anywhere in the nation.

CDPHP Price Check™

CDPHP Price Check creates cost transparency by giving you estimated costs on a range of health care services before you choose a doctor. Log into **member.cdphp.com** or call (518) 641-3760 and a CDPHP representative will provide a cost estimate based on the type of service and location.

We're Here If You Need Us

If questions about your benefits arise, simply call one of our knowledgeable member representatives, any weekday between 8 a.m. and 8 p.m. You also have access to your benefit information online, any time, by logging into our website at **member.cdphp.com**.

Durable medical equipment, prosthetics,and medical supplies are subject to coinsurance

CDPHP®

A plan for life.

Five things you should know as you get started with CDPHP®

1 You do not need to designate a primary care physician or seek a referral before seeing a participating specialist.

2 All of your care must be provided within the CDPHP UBI network.

3 Out-of-network care is covered only in an emergency or if pre-approved by CDPHP UBI.

4 To find participating physicians across the nation, go to findadoc.cdphp.com.

5 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.

Discrimination is Against the Law
Capital District Physicians' Health Plan, Inc. (CDPHP®) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Multi-language Interpreter Services
ATENCIÓN: Si habla otro idioma que no es el inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación de miembro (TTY: 711).

注意：如果您使用的語言不是英語，您可以免費獲得語言援助服務。請致電您會員ID卡上的電話（聽力障礙電傳：711）。