Capital District Physicians' Health Plan

http://www.cdphp.com

2002

A Health Maintenance Organization

Serving: Upstate, Hudson Valley, and Central New York.

Enrollment in this Plan is limited; see page 7 for requirements.

This Plan has Excellent accreditation from the NCQA. See the 2001 Guide for more information on NCQA.

Enrollment codes for this Plan:

Region I includes the Capital Area of New York.

SG1 Self Only
SG2 Self and Family

Region II includes the Hudson Valley of New York.

QB1 Self Only
QB2 Self and Family

Region III includes the North and Central New York area.

PW1 Self Only
PW2 Self and Family

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UNITED STATES
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RETIREMENT AND INSURANCE SERVICE
HTTP://WWW.OPM.GOV/INSURE

Federal Employees
Health Benefits Program

RI 73-549

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Introduction

Capital District Physicians' Health Plan, Inc.
Patroon Creek Corporate Center
1223 Washington Avenue
Albany, NY 12206-1057

This brochure describes the benefits of Capital District Physicians' Health Plan, Inc. under our contract (CS 2612) with the Office of Personnel Management (OPM), as authorized by the Federal Employees Health Benefits law. This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled for Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2002, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2002, and changes are summarized on page 8. Rates are shown at the end of this brochure.

Plain Language

Teams of Government and health plans' staff worked on all FEHB brochures to make them responsive, accessible, and understandable to the public. For instance,

- Except for necessary technical terms, we use common words. For instance, "you" means the enrollee or family member; "we" means Capital District Physician's Health Plan (CDPHP).
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the Office of Personnel Management. If we use others, we tell you what they mean first.
- Our brochure and other FEHB plans' brochures have the same format and similar descriptions to help you compare plans.

If you have comments or suggestions about how to improve the structure of this brochure, let OPM know. Visit OPM's "Rate Us" feedback area at www.opm.gov/insure or e-mail OPM at fehbwebcomments@opm.gov. You may also write to OPM at the Office of Personnel Management, Office of Insurance Planning and Evaluation Division, 1900 E Street, NW, Washington, DC 20415-3650.

Inspector General Advisory

Stop health care fraud!

Fraud increases the cost of health care for everyone. If you suspect that a physician, pharmacy, or hospital has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:

- Call the provider and ask for an explanation. There may be an error.
- If the provider does not resolve the matter, call us at 1-800-280-6885 and explain the situation.
- If we do not resolve the issue, call or write

THE HEALTH CARE FRAUD HOTLINE
202/418-3300
The United States Office of Personnel Management
Office of the Inspector General Fraud Hotline
1900 E Street, NW, Room 6400
Washington, DC 20415.

Penalties for Fraud

Anyone who falsifies a claim to obtain FEHB Program benefits can be prosecuted for fraud. Also, the Inspector General may investigate anyone who uses an ID card if the person tries to obtain services for someone who is not an eligible family member, or is no longer enrolled in the Plan and tries to obtain benefits. Your agency may also take administrative action against you.

Section 1. Facts about this HMO plan

This Plan is a health maintenance organization (HMO). We require you to see specific physicians, hospitals, and other providers that contract with us. These Plan providers coordinate your health care services.

HMOs emphasize preventive care such as routine office visits, physical exams, well-baby care, and immunizations, in addition to treatment for illness and injury. Our providers follow generally accepted medical practice when prescribing any course of treatment.

When you receive services from Plan providers, you will not have to submit claim forms or pay bills. You only pay the copayments, coinsurance, and deductibles described in this brochure. When you receive emergency services from non-Plan providers, you may have to submit claim forms.

You should join an HMO because you prefer the plan's benefits, not because a particular provider is available. You cannot change plans because a provider leaves our Plan. We cannot guarantee that any one physician, hospital, or other provider will be available and/or remain under contract with us.

How we pay providers

We contract with individual physicians, medical groups, and hospitals to provide the benefits in this brochure. These Plan providers accept a negotiated payment from us, and you will only be responsible for your copayments or coinsurance.

Who provides my health care?

The Capital District Physicians' Health Plan, Inc. (CDPHP) provides medical care through participating providers in their private offices, area hospitals, and other health care facilities.

The first and most important decision each member must make is the selection of a primary care doctor. The decision is important since it is through this doctor that all other health services, particularly those of specialists, are obtained. When you enroll, you will be asked to let the Plan know which primary care doctor(s) you have selected for you and each of your family members. In addition, female members may also select an obstetrician/gynecologist. The Plan's provider directory lists primary care doctors, (general practitioners, family practitioners, pediatricians, and internists), with their locations and phone numbers, and notes whether or not the doctor is accepting new patients. Directories are updated on a regular basis and are available at the time of enrollment or by calling the Member Services Department at 518/641-3700. If you need help choosing a doctor, call the Plan. You may change your doctor selection by notifying the Plan thirty (30) days in advance.

Your Rights

OPM requires that all FEHB Plans provide certain information to their FEHB members. You may get information about us, our networks, providers, and facilities. OPM's FEHB website (www.opm.gov/insure) lists the specific types of information that we must make available to you. Some of the required information is listed below.

- CDPHP is licensed in New York State.
- CDPHP has been in existence for more than 16 years.
- CDPHP is a not-for-profit health maintenance organization.

If you want more information about us, call 1-800-777-2273, or write to Member Services, CDPHP, Patroon Creek Corporate Center, 1223 Washington Avenue, Albany, NY 12206-1057. You may also contact us by fax at 518/641-5005 or visit our website at www.cdphp.com.

Service Area

To enroll with us, you must live or work in our service area. This is where our providers practice. Our service areas are:

Region I—Code SG	Region II—Code QB	Region III—Code PW
Albany County	Dutchess County	Broome County
Columbia County	Orange County	Chenango County
Fulton County	Ulster County	Delaware County
Greene County		Essex County
Montgomery County		Hamilton County
Rensselaer County		Herkimer County
Saratoga County		Madison County
Schenectady County		Oneida County
Schoharie County		Otsego County
Warren County		Tioga County
Washington County		

Ordinarily, you must get your care from providers who contract with us. If you receive care outside our service area, we will pay only for emergency care benefits. We will not pay for any other health care services out of our service area unless the services have prior plan approval.

If you or a covered family member move outside of our service area, you can enroll in another plan. If your dependents live out of the area, you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. If you or a family member move, you do not have to wait until Open Season to change plans. Contact your employing or retirement office.

Section 2. How we change for 2002

Do not rely on these change descriptions; this page is not an official statement of benefits. For that, go to Section 5 Benefits. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

Program-wide changes

We changed the address for sending disputed claims to OPM. (Section 8)

Changes to this Plan

- We changed speech therapy benefits by removing the requirement that services must be required to restore functional speech. (Section 5 (a))
- We no longer limit total blood cholesterol tests to certain age groups. (Section 5 (a))
- We now cover certain intestinal transplants. (Section 5 (b))
- Your share of the non-Postal premium will increase by 13.3% for Self Only or 11.0% for Self and Family for enrollment code SG.
- Your share of the non-Postal premium will increase by 13.8% for Self Only or 14.4% for Self and Family for enrollment code PW.
- Your share of the non-Postal premium will increase by 3.8% for Self Only or decrease by 8.8% for Self and Family for enrollment code QB.
- Allergy injections are covered in full. (Section 5 (a))
- Advanced infertility now requires a 50 percent coinsurance (Section 5 (a))
- Occupational therapy will be covered for up to 120 days per condition. (Section 5 (a))

Section 3. How you get care

Identification cards

We will send you an identification (ID) card. You should carry your ID card with you at all times. You must show it whenever you receive services from a Plan provider, or fill a prescription at a Plan pharmacy. Until you receive your ID card, use your copy of the Health Benefits Election Form, SF-2809, your health benefits enrollment confirmation (for annuitants), or your Employee Express confirmation letter.

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 1-800-777-2273 or 518/641-3700.

Where you get covered care

You get care from "Plan providers" and "Plan facilities." You will only pay copayments or coinsurance, and you will not have to file claims.

• Plan providers

Plan providers are physicians and other health care professionals in our service area that we contract with to provide covered services to our members. We credential Plan providers according to NCQA national standards.

We list Plan providers in the provider directory, which we update periodically. The list is also on our Web site.

• Plan facilities

Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list these in the provider directory, which we update periodically. The list is also on our Web site.

What you must do to get covered care

It depends on the type of care you need. First, you and each family member must choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care. The Plan provider directory lists primary care doctors, with their locations and phone numbers, and notes whether or not the doctor is accepting new patients. If you need help choosing a doctor, call the Plan. You may change your doctor selection by notifying the Plan thirty (30) days in advance.

• Primary care

Your primary care physician can be a family practitioner, internist, general practitioner, or pediatrician. Your primary care physician will provide most of your health care, or give you a referral to see a specialist. Women may also select an OB/GYN in addition to their primary care physician.

If you want to change primary care physicians or if your primary care physician leaves the Plan, call us. We will help you select a new one.

• Specialty care

Your primary care physician will authorize you to a specialist for needed care. When you receive a referral from your primary care physician, you must return to the primary care physician after the consultation, unless your primary care physician authorized a certain number of visits without additional referrals. The primary care physician must provide or authorize all follow-up care. Do not go to the specialist for return visits unless your primary care physician gives you a referral. However, you may see your obstetrician/gynecologist of record, seek coverage for emergency care, or obtain a routine eye exam once every 24 months without a referral.

Here are other things you should know about specialty care:

- If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your primary care physician will work with the specialist, the Plan, and the member or member's designee to develop a treatment plan that allows you to see your specialist for a certain number of visits without additional referrals. Your primary care physician will use our criteria when creating your treatment plan (the physician may have to get an authorization or approval beforehand). The treatment plan must be approved by CDPHP.

- If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician. Your primary care physician will decide what treatment you need. If he or she decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate with us, you must receive treatment from a specialist who does. Generally, we will not pay for you to see a specialist who does not participate with our Plan.

- If you are seeing a specialist and your specialist leaves the Plan, call your primary care physician, who will arrange for you to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.

- If you have a chronic or disabling condition and lose access to your specialist because we:

  — terminate our contract with your specialist for other than cause; or

  — drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB Plan; or

  — reduce our service area and you enroll in another FEHB Plan,

  you may be able to continue seeing your specialist for up to 90 days after you receive notice of the change. Contact us or, if we drop out of the Program, contact your new plan.

If you are in the second or third trimester of pregnancy and you lose access to your specialist based on the above circumstances, you can continue to see your specialist until the end of your postpartum care, even if it is beyond the 90 days.

• Hospital care

Your Plan primary care physician or specialist will make necessary hospital arrangements and supervise your care. This includes admission to a skilled nursing or other type of facility.

If you are in the hospital when your enrollment in our Plan begins, call our member service department immediately, or as soon as possible, at 518/641-3700 or 1-800-777-2273. If you are new to the FEHB Program, we will arrange for you to receive care.

If you changed from another FEHB plan to us, your former plan will pay for the hospital stay until:

- You are discharged, not merely moved to an alternative care center; or
- The day your benefits from your former plan run out; or
- The 92nd day after you become a member of this Plan, whichever happens first.

These provisions apply only to the hospital benefits of the hospitalized person.

Circumstances beyond our control

Under certain extraordinary circumstances, such as natural disasters, we may have to delay your services or we may be unable to provide them. In that case, we will make all reasonable efforts to provide you with the necessary care.

Services requiring our prior approval

Your primary care physician has authority to refer you for most services. For certain services, however, your physician must obtain approval from us. The approval is based on whether the service is covered, medically necessary, and follows generally accepted medical practice.

We call this review and approval process prior approval. Your physician or specialist must obtain prior approval for the following services: hospitalization or skilled nursing facility care, home health care, inpatient rehabilitation unit or facility services, prosthetic devices, some identified medications, durable medical equipment, home dialysis, and hospice care. Prior approval is also required for physical therapy, occupational therapy, speech therapy, mental health/substance abuse, GHT, and other services such as off-plan referrals.

Your primary care physician and/or specialist contacts CDPHP's Resource Coordination Management Department with a description of the medical necessity of the request.

A nurse reviewer reviews the request. Clinical information is obtained to support the medical necessity of the request. Clinical information is reviewed against established criteria. Decisions are based on the appropriateness of care. Ultimate determinations are made by the Plan's Medical Director. Upon approval you and your provider are notified via telephone and mail. Services that do not receive prior approval will not be covered by the Plan.

Section 4. Your costs for covered services

You must share the cost of some services. You are responsible for:

• **Copayments**	A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc. when you receive services. Example: When you see your primary care physician you pay a copayment of $10 per office visit and when you go in the hospital, you pay nothing per admission.
• **Deductible**	We do not have a deductible
• **Coinsurance**	Coinsurance is the percentage of our negotiated fee that you must pay for your care. Example: In our Plan, you pay 20% of our allowance for durable medical equipment and 50% for infertility services.
Your catastrophic protection out-of-pocket maximum	We do not have an out-of-pocket maximum.

Section 5. Benefits—OVERVIEW

(See page 8 for how our benefits changed this year and page 51 for a benefits summary.)

NOTE: This benefits section is divided into subsections. Please read the important things you should keep in mind at the beginning of each subsection. Also read the General Exclusions in Section 6; they apply to the benefits in the following subsections. To obtain claims forms, claims filing advice, or more information about our benefits, contact us at 518/641-3700 or 1-800-777-2273 or at our Web site at www.cdphp.com.

Section 5 (a) Medical services and supplies provided by physicians and other health care professionals

IMPORTANT

Here are some important things to keep in mind about these benefits:
- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

IMPORTANT

Benefit Description	You pay
Diagnostic and treatment services	
Professional services of physicians • In physician's office	$10 per office visit
• Preventive annual adult routine physical • Well-child visits are covered in full for the following visits: 2 weeks, 1 month, 2 months, 4 months, 6 months, 9 months, 12 months, 15 months, and 18 months; ages 2–up to age 22, an annual exam	Nothing
Professional services of physicians • In an urgent care center	$25 per visit
• During a hospital stay • In a skilled nursing facility up to 90 days with prior approval	Nothing
• Office medical consultations • Second surgical opinion	$10 per visit
At home	$10 per visit
Not covered • *Surgery primarily for cosmetic purposes* • *Homemaker services* • *Storage of blood and blood derivatives, except in the case of autologous blood donations required for a scheduled surgical procedure*	*All charges*

Lab, X-ray and other diagnostic tests	You pay
Tests, such as: • Blood tests • Urinalysis • Pathology • X-rays • Non-routine Mammograms • CAT Scans/MRI • Ultrasound • Electrocardiogram and EEG • Non-routine Pap tests $10 per office visit	Nothing if you receive these services at a preferred facility; otherwise, $10 per office visit
Preventive care, adult	
Routine screenings, such as: • Total blood Cholesterol—once every three years • Colorectal Cancer Screening, including — Fecal occult blood test every 5 years starting at age 50 — Sigmoidoscopy, screening—every five years starting at age 50	Nothing
Prostate Specific Antigen (PSA test)—one annually for men age 40 and older Routine Pap test Note: The office visit is covered if Pap test is received on the same day; see Diagnosis and Treatment, above	$10 per office visit
Routine mammogram—covered for women age 35 and older, as follows: • From age 35 through 39, one baseline during this five-year period • From age 40 through 64, one every calendar year • At age 65 and older, one every two consecutive calendar years	Nothing
Not covered: Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel.	*All charges*
Routine immunizations, limited to: • Tetanus-diphtheria (Td) booster—once every 10 years, ages 19 and over (except as provided for under childhood immunizations) • Influenza/Pneumococcal vaccines, annually, age 65 and over	Nothing

Preventive care, children	You pay
• Childhood immunizations recommended by the American Academy of Pediatrics	Nothing
Well-child care charges for routine examinations, immunizations and care up to age 22. Well-child care for the following visits: 2 weeks, 1 month, 2 months, 4 months, 6 months, 9 months, 12 months, 15 months, and 18 months; ages 2–up to age 22, an annual exam	Nothing
• Examinations, such as: — Eye exams through age 17 to determine the need for vision correction. Limited to one every 24 months. — Ear exams through age 17 to determine the need for hearing correction — Examinations done on the day of immunizations (up to age 22)	$10 per office visit
Maternity care	
Complete maternity (obstetrical) care, such as: • Prenatal care • Delivery • Postnatal care Note: Here are some things to keep in mind: • You do not need to precertify your normal delivery; see page 10 for other circumstances, such as extended stays for you or your baby. • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment. • We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section 5c) and Surgery benefits (Section 5b).	$10 office visit for the initial diagnosis. You pay nothing thereafter
Not covered: Routine sonograms to determine fetal age, size or sex	*All charges*

Family planning	You pay
Family planning services, limited to Voluntary sterilization	$10 per office visit
• Surgically implanted contraceptives • Injectable contraceptive drugs	$5 for a covered generic, $20 for a covered brand name
• Intrauterine devices (IUDs) • Diaphragms • Genetic counseling when approved NOTE: We cover oral contraceptives under the prescription drug benefit.	$10 per office visit
Not covered: reversal of voluntary surgical sterilization	*All charges*
Infertility services	
Diagnosis and treatment of infertility, such as: • Artificial insemination: — *intravaginal insemination (IVI)* — *intracervical insemination (ICI)* — *intrauterine insemination (IUI)* • Fertility drugs Note: We cover fertility drugs under the prescription drug benefit for up to six cycles per lifetime; prescription drug copay applies.	50% of charges
Not covered: • *Assisted reproductive technology (ART) procedures, such as:* — *in vitro fertilization* — *embryo transfer, gamete GIFT and zygote ZIFT* • *Services and supplies related to excluded ART procedures* • *Cost of donor sperm* • *Leuprolide Acetate when used for cessation of ovulation* • *Items such as ovulation predictor kits and home pregnancy testing kits* • *IVIG when utilized for infertility or pregnancy loss*	*All charges*
Allergy care	
Testing and treatment	$10 per office visit
Allergy injection Allergy serum	Nothing
Not covered: provocative food testing and sublingual allergy desensitization	*All charges*

Treatment therapies	You pay
• Chemotherapy and radiation therapy Note: High dose chemotherapy in association with autologous bone marrow transplants are limited to those transplants listed under Organ/Tissue Transplants on page 23. • Respiratory and inhalation therapy • Dialysis—Hemodialysis and peritoneal dialysis	$10 per office visit
• Intravenous (IV)/Infusion Therapy—Home IV and antibiotic therapy	$10 per office visit if received as an outpatient. Covered in full if part of home health care.
• Growth hormone therapy (GHT) Note: We will only cover GHT when we preauthorize the treatment. Your physician will call for preauthorization. We will ask you to submit information that establishes that the GHT is medically necessary. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See *Services requiring our prior approval* in Section 3.	$10 per office visit
Physical and occupational therapies	
• Up to 120 calendar days per condition for the services of each of the following: — qualified physical therapists and — occupational therapists Note: We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury. • Cardiac rehabilitation following a heart transplant, bypass surgery, or a myocardial infarction is provided for up to 36 sessions.	$10 per office visit $10 per outpatient visit Nothing during covered inpatient admission
Not covered: • *Long-term rehabilitative therapy* • *Exercise programs* • *Continuous ECG Monitoring and Thallium stress tests* • *Services for chronic or maintenance phase of cardiac rehabilitation*	*All charges*
Speech therapy	
• Up to 60 calendar days per condition	$10 per office visit $10 per outpatient visit Nothing during covered inpatient admission
Not covered: • *Care beyond treatment period.*	*All charges*

Hearing services (testing, treatment, and supplies)	You pay
• First hearing aid and testing only when necessitated by accidental injury • Hearing testing for children through age 17 (see *Preventive care, children*)	$10 per office visit
Not covered: • *All other hearing testing* • *Hearing aids, testing, and examinations for them*	*All charges*
Vision services (testing, treatment, and supplies)	
• One pair of eyeglasses or contact lenses to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts)	$10 per office visit
• Eye exam to determine the need for vision correction for children through age 17 (see preventive care) • Eye refractions once every 24 months • Eye exercises and orthoptics when approved	$10 per office visit
Not covered: • *Eyeglasses or contact lenses* • *Radial keratotomy and other refractive surgery*	*All charges*
Foot care	
Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes. See orthopedic and prosthetic devices for information on podiatric shoe inserts.	$10 per office visit
Not covered: • *Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above* • *Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)*	*All charges*

Orthopedic and prosthetic devices	You pay
• Artificial limbs and eyes • Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy	20 percent of charges
• Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy. Note: We pay internal prosthetic devices as hospital benefits; see Section 5 (c) for payment information. See 5(b) for coverage of the surgery to insert the device.	Nothing
• Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome. • Approved lumbosacral supports • Hair prosthesis once per lifetime when hair loss is related to a medical condition	20 percent of charges
Not covered: • *Orthopedic and corrective shoes* • *Arch supports* • *Foot orthotics* • *Heel pads and heel cups* • *Corsets, trusses, elastic stockings, support hose, and other supportive devices* • *Prosthetic replacements provided less than 3 years after the last one we covered unless medically indicated* • *Stump hose*	*All charges*
Durable medical equipment (DME)	
Rental or purchase, at our option, including repair and adjustment, of durable medical equipment prescribed by your Plan physician, such as oxygen and dialysis equipment. Under this benefit, we also cover: • Hospital beds • Wheelchairs • Crutches • Walkers	20 percent of charges
• Blood glucose monitors • Insulin pumps Note: Your provider will call our office for authorization. We will arrange with a health care provider to rent or sell you durable medical equipment.	20% of charges or $10 per item, whichever is less
Not covered: • *Motorized wheel chairs*	*All charges*

Home health services	You pay
• Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide	Nothing
• Services include oxygen therapy, intravenous therapy, and medically necessary medications	20 percent of charges
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family* • *Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic or rehabilitative* • *Rest cures*	*All charges*
Chiropractic	
• Medically necessary care for spinal manipulation	$10 per office visit
Alternative treatments	
• No benefit	All charges
Educational classes and programs	
Coverage is limited to: • Smoking Cessation—Up 12 weeks, including all related expenses such as drugs, per member per lifetime. You must attend a smoking cessation program that CDPHP provides at no cost to you. • Peak Asthma Performance—Members receive invitation to free class and a quarterly newsletter about asthma. Members who attend the class receive a peak flow meter, a video on asthma, a daily diary, and medication spacer. • PressureWise—An interactive program for members identified as hypertensive. Members attending program receive a blood pressure monitor and information on taking their blood pressure at home.	Nothing

Section 5 (b). Surgical and anesthesia services provided by physicians and other health care professionals

IMPORTANT

Here are some important things to keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Any costs associated with the facility charge (i.e. hospital, surgical center, etc.) are covered in Section 5 (c).
- YOUR PHYSICIAN MUST GET PRECERTIFICATION OF SOME SURGICAL PROCEDURES. Please refer to the precertification information shown in Section 3 to be sure which services require precertification and identify which surgeries require precertification.

IMPORTANT

Benefit Description	You pay
Surgical procedures	
A comprehensive range of services, such as: • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see reconstructive surgery) • Surgical treatment of morbid obesity, a condition in which an individual's body mass index is greater than 40 and there is documented failure of a non-surgical attempt. • Insertion of internal prosthetic devices. See 5(a)—orthopedic and prosthetic devices for device coverage information.	$10 per office visit; nothing for hospital visit
• Voluntary sterilization • Norplant (a surgically implanted contraceptive) and intrauterine devices (IUDs). Note: Devices are covered under 5(a) Prescription drug coverage. • Treatment of burns Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done.	$10 per office visit
Not covered: • *Reversal of voluntary sterilization* • *Routine treatment of conditions of the foot; see Foot care.*	*All charges*

Reconstructive surgery	You pay
• Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: — the condition produced a major effect on the member's appearance and — the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; webbed fingers; and webbed toes.	$10 per office visit; nothing for hospital visits
• All stages of breast reconstruction surgery following a mastectomy, such as: — surgery to produce a symmetrical appearance on the other breast; — treatment of any physical complications, such as lymphedemas; — breast prostheses and surgical bras and replacements (see prosthetic devices) Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.	$10 per office visit; nothing for hospital visit
Not covered: *Cosmetic surgery—any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury* *Surgeries related to sex transformation*	*All charges*
Oral and maxillofacial surgery	
Oral surgical procedures, limited to: • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate, or severe functional malocclusion; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and incision of abscesses when done as independent procedures; and • Other surgical procedures that do not involve the teeth or their supporting structures.	$10 per office visit; nothing for hospital visit
Not covered: • *Oral implants and transplants* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)* • *Dental work related to TMJ*	*All charges*

Organ/tissue transplants	You pay
Limited to: • Cornea • Heart • Heart/lung • Kidney • Kidney/Pancreas • Liver • Lung: Single –Double • Pancreas • Allogeneic (donor) bone marrow transplants • Autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia; advanced Hodgkin's lymphoma; advanced non-Hodgkin's lymphoma; advanced neuroblastoma; breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal, and ovarian germ cell tumors • Intestinal transplants (small intestine) and the small intestine with the liver or small intestine with multiple organs such as the liver, stomach, and pancreas when medically appropriate • National Transplant Program (NTP)—CDPHP facilitates organ transplants at a CDPHP approved transplant center Limited Benefits—Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in an NCI- or NIH-approved clinical trial at a Plan-designated center of excellence and if approved by the Plan's Medical Director in accordance with the Plan's protocols. Note: We cover related medical and hospital expenses of the donor when we cover the recipient.	$10 per office visit; nothing at hospital visit
Not covered: • *Donor screening tests and donor search expenses, except those performed for the actual donor* • *Implants of artificial organs* • *Transplants not listed as covered*	*All charges*
Anesthesia	
Professional services provided in— • Hospital (inpatient) • Skilled nursing facility • Ambulatory surgical center	Nothing
• Office	$10 per office visit

Section 5 (c). Services provided by a hospital or other facility, and ambulance services

IMPORTANT

Here are some important things to remember about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are covered in Sections 5(a) or (b).

IMPORTANT

Benefit Description	You pay
Inpatient hospital	
Room and board, such as • Ward, semiprivate, or intensive care accommodations; • General nursing care; and • Meals and special diets. NOTE: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.	Nothing
Other hospital services and supplies, such as: • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Administration of blood and blood products • Blood or blood plasma, if not donated or replaced • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home.	Nothing
Not covered: • *Custodial care* • *Non-covered facilities, such as nursing homes, schools* • *Personal comfort items, such as telephone, television, barber services, guest meals and beds* • *Private nursing care*	*All charges*

Outpatient hospital or ambulatory surgical center	You pay
• Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, X-rays, and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma, if not donated or replaced • Pre-surgical testing • Dressings, casts, and sterile tray services	$10 per day
• Medical supplies, including oxygen	20% of charges Nothing if received in a hospital
• Anesthetics and anesthesia service Note: We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.	$10 per day
Not covered: Blood and blood derivatives not replaced by the member	*All charges*
Extended care benefits/skilled nursing care facility benefits	
Skilled nursing facility up to 90 days in lieu of hospitalization.	Nothing
Not covered: Custodial and rest care	*All charges*
Hospice care	
Up to 210 days combined inpatient and outpatient	Nothing
Not covered: Independent nursing, homemaker services	*All charges*
Ambulance	
• Local professional ambulance service when medically appropriate	Nothing
Not covered: Transportation for convenience	*All charges*

Section 5 (d). Emergency services/accidents

IMPORTANT

Here are some important things to keep in mind about these benefits:
- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

IMPORTANT

What is a medical emergency?

A medical emergency is the sudden and unexpected onset of a condition or an injury that you believe endangers your life or could result in serious injury or disability, and requires immediate medical or surgical care. Some problems are emergencies because, if not treated promptly, they might become more serious; examples include deep cuts and broken bones. Others are emergencies because they are potentially life-threatening, such as heart attacks, strokes, poisonings, gunshot wounds, or sudden inability to breathe. There are many other acute conditions that we may determine are medical emergencies—what they all have in common is the need for quick action.

What to do in case of emergency:

You should go directly to the emergency room, call 911 or the appropriate emergency response number, or call an ambulance if the situation is a medical emergency as defined above.

Emergencies within our service area: If you are unsure whether your condition is an emergency, contact your primary care physician for assistance and guidance. However, if you believe you need immediate medical attention, follow the emergency procedures.

Emergencies outside our service area: If you have an emergency outside of CDPHP's service area, simply go to the nearest hospital emergency room. If you are required to pay for services at the time of treatment, please request an itemized bill. Send the bill along with your name and member ID number to CDPHP's Member Services Department, Patroon Creek Corporate Center, 1223 Washington Avenue, Albany, NY 12206-1057.
If you are not admitted to the hospital for further services or care, you will be responsible for a $50 copayment. If you are admitted immediately, the emergency room copayment is waived and the hospital services will cost you nothing.
After receiving emergency medical care, be sure your primary care physician is notified within forty-eight (48) hours, unless it is not reasonably possible to do so. He or she will need to know what services were provided before scheduling any of your follow-up care. All follow-up care must be provided or directed by your primary care physician. Examples of follow-up care are removal of stitches, cast removal, and X-rays.

Benefit Description	You pay
Emergency within our service area	
Emergency care at a doctor's office	$10 per visit
Emergency care at an urgent care center	$25 per visit
Emergency care as an outpatient or inpatient at a hospital, including doctors' services	$50 per visit. Nothing if admitted.
Not covered: Elective care or non-emergency care	*All charges*

Emergency outside our service area	You pay
• Emergency care at a doctor's office • Emergency care at an urgent care center	$10 per visit $25 per visit
• Emergency care as an outpatient or inpatient at a hospital, including doctors' services	$50 per visit. Nothing if admitted.
Not covered: • *Elective care or non-emergency care* • *Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area* • *Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area*	*All charges*
Ambulance	
Professional ambulance service when medically appropriate • Air ambulance if medically appropriate See 5(c) for non-emergency service.	Nothing
Not covered: Non-emergency or routine transport.	*All charges*

Section 5 (e). Mental health and substance abuse benefits

IMPORTANT

When you get our approval for services and follow a treatment plan we approve, cost-sharing and limitations for Plan mental health and substance abuse benefits will be no greater than for similar benefits for other illnesses and conditions.

Here are some important things to keep in mind about these benefits:

- All benefits are subject to the definitions, limitations, and exclusions in this brochure.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PREAUTHORIZATION OF THESE SERVICES.** See the instructions after the benefits description below.

IMPORTANT

Benefit Description	You pay
Mental health and substance abuse benefits	
Diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. Note: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.	Your cost sharing responsibilities are no greater than for other illness or conditions.
• Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers • Medication management	$10 per visit

Mental health and substance abuse benefits—Continued on next page

Mental Health and substance abuse benefits (Continued)	You Pay
• Diagnostic tests	$10 per visit
• Services provided by a hospital or other facility • Services in approved alternative care settings such as: partial hospitalization, full-day hospitalization, facility based intensive outpatient treatment	Nothing for inpatient; $10 per visit for outpatient services
Not covered in the network: Services we have not approved Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.	*All charges*

Preauthorization

To be eligible to receive these enhanced mental health and substance abuse benefits, you must obtain a treatment plan and follow all of the following authorization processes. These include:

- Mental Health Care

You have direct access to mental health care without the need for a referral from your primary care physician, except in the case of psychiatric (M.D.) care where a referral still will be needed from your primary care physician.

A direct access toll-free telephone number, 1-800-700-4824, to the Capital District Behavioral Alliance will connect you to a qualified mental health clinician who will assist and arrange for treatment. For your convenience, the telephone number for mental health services is also included on your CDPHP ID card.

- Alcohol/Substance Abuse Benefits

You have access to alcohol and substance abuse care with a referral from your primary care physician. These benefits are coordinated by St. Peter's Addiction Recovery Center (SPARC). CDPHP members can also contact SPARC directly at 1-800-427-9025.

Limitation

We may limit your benefits if you do not obtain a treatment plan.

Section 5 (f). Prescription drug benefits

IMPORTANT

Here are some important things to keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- All benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

IMPORTANT

There are important features you should be aware of. These include:

- **Who can write your prescription.** A Plan physician must write the prescription
- **Where you can obtain them.**
  - You must fill the prescription at a Plan pharmacy, or by mail for a maintenance medication.
  - Approved maintenance prescriptions can be filled through the mail at two copayments for a 90-day supply.
- **We use a formulary.** A formulary is a list of prescription drugs covered by CDPHP based on their efficacy and cost in providing effective patient care. We cover non-formulary drugs prescribed by a Plan doctor. Coverage is available for all formulary drugs.

  You may have a medical necessity for an excluded drug. You will receive a non-covered prescription under the following conditions:
  1. Documented allergic/adverse reaction to a formulary drug;
  2. Documented failure on a formulary drug; or
  3. Documented patient stability/control issues for a patient where a formulary drug is contraindicated or a change in therapy is not advisable.

  Your provider who is prescribing the medication must supply appropriate information and complete a medical exception request. A determination regarding the medical exception request will be forwarded to you and your physician.
- **These are the dispensing limitations.** Prescriptions filled at a participating pharmacy are limited to a 30-day supply. Maintenance prescriptions are filled up to a 90-day supply by mail order. Only certain maintenance prescriptions are available via mail order to insure quality, proper dosage, and medical appropriateness. Prescription refills received prior to the next scheduled refill date will not be filled.

  There are different copayments for generic and brand name prescriptions. If there is no generic equivalent available, you will still be responsible for the brand name copayment.
- **Why use generic drugs?** Generic drugs contain the same active ingredients and are equivalent in strength and dosage to the original brand name product. Generic drugs cost you and your plan less money than name-brand drugs.
- **When you have to file a claim.** You do not have to submit claims.

Prescription drug benefits begin on the next page.

Benefit Description	You pay
Covered medications and supplies	
We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program: • Self-administered injectable drugs • Implanted time-release medications. There will be no refund of any portion of the copay if the medication is removed before the end of its expected life.	$5 per generic $20 per brand name 90-day mail order supply available for $10 per generic, $40 per brand name Note: If there is no generic equivalent available, you will still have to pay the brand name copay.
• Durable medical equipment for insulin-dependent persons with pre-authorization	$10 per item or 20%, whichever is less
• Nutritional supplements for the therapeutic treatment of phenylketonuria (PKU) • Infertility drugs limited to six cycles per lifetime • Intravenous fluids and medication for home use • Prescription drugs for certain inherited disease of amino acid and organic acid metabolism shall include modified sold food products that are low protein or which contain modified protein which are medically necessary for up to 12 months. Benefit limit of $2,500. • Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except as those listed as *Not covered*	$5 per generic $20 per brand name 90-day mail order supply available for $10 per generic, $40 per brand name Note: If there is no generic equivalent available, you will still have to pay the brand name copay.
• Disposable needles and syringes for the administration of covered medications (non-diabetic)	20%
• Insulin, oral agents to control blood sugar, needles, test strips, lancets, and visual reading and urine test strips	$10 or 20 percent, whichever is less
• Drugs for sexual dysfunction with applicable limits • Contraceptive drugs and devices • Smoking Cessation prescriptions up to a 12-week supply Note: Members must complete a smoking cessation class. Classes are provided free to members.	$5 per generic $20 per brand name 90-day mail order supply available for $10 per generic, $40 per brand name Note: If there is no generic equivalent available, you will still have to pay the brand name copay.
Not covered: • *Drugs and supplies for cosmetic purposes* • *Vitamins, nutrients, and food supplements that can be purchased without a prescription* • *Nonprescription medicines* • *Weight loss prescriptions*	*All charges*

Section 5 (g). Special Features

Feature	Description
Flexible benefits option	Under the flexible benefits option, we determine the most effective way to provide services. • We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit • Alternative benefits are subject to our ongoing review • By approving an alternative benefit, we cannot guarantee you will get it in the future • The decision to offer an alternative benefit is solely ours, and we may withdraw it at any time and resume regular contract benefits • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process
Non-emergency routine care for full-time students out-of-the area	If you are away at school and need medical care (non-preventive) for an illness or injury, coverage is available. When a medical situation develops, call 1-800-274-2332 prior to seeking care and CDPHP will arrange for medical services and payment with a practitioner in the area.
Childbirth Education Reimbursement Program	CDPHP will reimburse expectant mothers 50 percent of the cost, up to $30 per year, for participating in and completing childbirth education classes. Once you complete the class, send the receipt and certificate of completion to CDPHP, Patroon Creek Corporate Center, 1223 Washington Avenue, Albany, NY 12206-1057, for reimbursement.
Services for deaf and hearing impaired	The telephone system also includes a TDD system. Members may call 1-877-261-1164 for services.
Centers of excellence for transplants/heart surgery/etc.	CDPHP facilitates care at approved transplant centers for medically necessary, non-experimental treatment

Section 5 (h). Dental benefits

IMPORTANT

Here are some important things to keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan dentists must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

IMPORTANT

Accidental injury benefit	You pay
We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury	$10 per visit
Dental benefits	
We have no other dental benefits.	

Section 5 (i). Non-FEHB benefits available to Plan members

The benefits on this page are not part of the FEHB contract or premium, **and you cannot file an FEHB disputed claim about them**. Fees you pay for these services do not count toward FEHB deductibles or out-of-pocket maximums.

"The Road to Good Health" Wellness Workshops	Through a series of wellness workshops, you will learn how the combined power of good nutrition, regular exercise and stress management can help you move toward optimal health and well-being. A schedule of wellness programs appears on our web site, www.cdphp.com and in *SmartMoves*, CDPHP's quarterly member newsletter. All wellness programs are free to members.
Wellness Discount Program	The Wellness Discount Program allows you to receive discounts at a variety of health and wellness facilities.
Disease Management Programs	• Smoking Cessation—Up 12 weeks, including all related expenses such as drugs, per member per lifetime. You must attend a smoking cessation program that CDPHP provides at no cost to you. • Peak Asthma Performance—Members receive invitation to free class and a quarterly newsletter about asthma. Members who attend the class receive a peak flow meter, a video on asthma, a daily diary, and medication spacer. • PressureWise—An interactive program for members identified as hypertensive. Members attending program receive a blood pressure monitor and information on taking their blood pressure at home.

Section 6. General exclusions—things we don't cover

The exclusions in this section apply to all benefits. **Although we may list a specific service as a benefit, we will not cover it unless your Plan doctor determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition and we agree, as discussed under *What Services Require Our Prior Approval* on page 10.**

We do not cover the following:

- Care by non-Plan providers except for authorized referrals or emergencies (see Emergency Benefits);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies that are not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices;
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to sex transformations; or
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program.
- Services, drugs, or supplies required for obtaining or continuing employment or insurance, attending schools or camp, or travel.

Section 7. Filing a claim for covered services

When you see Plan physicians, receive services at Plan hospitals and facilities, or obtain your prescription drugs at Plan pharmacies, you will not have to file claims. Just present your identification card and pay your copayment, coinsurance, or deductible.

You will only need to file a claim when you receive emergency services from non-plan providers. Sometimes these providers bill us directly. Check with the provider. If you need to file the claim, here is the process:

Medical, hospital and drug Benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form HCFA-1500, Health Insurance Claim Form. Facilities will file on the UB-92 form. For claims questions and assistance, call us at 1-800-777-2273 or 518/641-3700.

When you must file a claim—such as for out-of-area care—submit it on the HCFA-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

- Covered member's name and ID number;
- Name and address of the physician or facility that provided the service or supply;
- Dates you received the services or supplies;
- Diagnosis;
- Type of each service or supply;
- The charge for each service or supply;
- A copy of the explanation of benefits, payments, or denial from any primary payer —such as the Medicare Summary Notice (MSN); and
- Receipts, if you paid for your services.

Submit your claims to: Capital District Physicians' Health Plan, Inc.,
Member Services Department
Patroon Creek Corporate Center,
1223 Washington Avenue, Albany, NY 12206-1057

When we need more information

Please reply promptly when we ask for additional information. We may delay processing or deny your claim if you do not respond.

Section 8. The disputed claims process

Follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your claim or request for services, drugs, or supplies—including a request for preauthorization:

Step	Description
1	Ask us in writing to reconsider our initial decision. You must: (a) Write to us within 6 months from the date of our decision; and Send your request to us at: Capital District Physicians' Health Plan, Inc., Patroon Creek Corporate Center, 1223 Washington Avenue, Albany, NY 12206-1057 and (b) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and (c) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.
2	We have 30 days from the date we receive your request to: (a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or (b) Write to you and maintain our denial—go to step 4; or (c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3.
3	You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days. If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have. We will write to you with our decision.
4	If you do not agree with our decision, you may ask OPM to review it. You must write to OPM within: • 90 days after the date of our letter upholding our initial decision; or • 120 days after you first wrote to us—if we did not answer that request in some way within 30 days; or • 120 days after we asked for additional information. Write to OPM at: Office of Personnel Management, Office of Insurance Programs, Contracts Division 3, 1900 E Street, NW, Washington, D.C. 20415-3630

Send OPM the following information:

- A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure;
- Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms;
- Copies of all letters you sent to us about the claim;
- Copies of all letters we sent to you about the claim; and
- Your daytime phone number and the best time to call.

Note: If you want OPM to review different claims, you must clearly identify which documents apply to which claim.

Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request.

Note: The above deadlines may be extended if you show that you were unable to meet the deadline because of reasons beyond your control.

5 OPM will review your disputed claim request and will use the information it collects from you and us to decide whether our decision is correct. OPM will send you a final decision within 60 days. There are no other administrative appeals.

6 If you do not agree with OPM's decision, your only recourse is to sue. If you decide to sue, you must file the suit against OPM in Federal court by December 31 of the third year after the year in which you received the disputed services, drugs, or supplies or from the year in which you were denied precertification or prior approval. This is the only deadline that may not be extended.

OPM may disclose the information it collects during the review process to support their disputed claim decision. This information will become part of the court record.

You may not sue until you have completed the disputed claims process. Further, Federal law governs your lawsuit, benefits, and payment of benefits. The Federal court will base its review on the record that was before OPM when OPM decided to uphold or overturn our decision. You may recover only the amount of benefits in dispute.

NOTE: If you have a serious or life threatening condition (one that may cause permanent loss of bodily functions or death if not treated as soon as possible), and

(a) We haven't responded yet to your initial request for care or preauthorization/prior approval, then call us at 1-800-777-2273 or 518/641-3700 and we will expedite our review; or

(b) We denied your initial request for care or preauthorization/prior approval, then:

- If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
- You can call OPM's Health Benefits Contracts Division 3 at 202/606-0755 between 8 a.m. and 5 p.m. eastern time.

Section 9. Coordinating benefits with other coverage

When you have other health coverage

You must tell us if you are covered or a family member is covered under another group health plan or have automobile insurance that pays health care expenses without regard to fault. This is called "double coverage."

When you have double coverage, one plan normally pays its benefits in full as the primary payer and the other plan pays a reduced benefit as the secondary payer. We, like other insurers, determine which coverage is primary according to the National Association of Insurance Commissioners' guidelines.

When we are the primary payer, we will pay the benefits described in this brochure.

When we are the secondary payer, we will determine our allowance. After the primary plan pays, we will pay what is left of our allowance, up to our regular benefit. We will not pay more than our allowance.

• What is Medicare?

Medicare is a Health Insurance Program for:

- People 65 years of age and older.
- Some people with disabilities, under 65 years of age.
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).

Medicare has two parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (Someone who was a Federal employee on January 1, 1983, or since automatically qualifies.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE for more information
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.

If you are eligible for Medicare, you may have choices in how you get your health care. Medicare + Choice is the term used to describe the various health plan choices available to Medicare beneficiaries. The information in the next few pages shows how we coordinate benefits with Medicare, depending on the type of Medicare managed care plan you have.

• The Original Medicare Plan

The Original Medicare Plan (Original Medicare) is available everywhere in the United States. It is the way everyone used to get Medicare benefits and is the way most people get their Medicare Part A and Part B benefits now. You may go to any doctor, specialist, or hospital that accepts Medicare. The Original Medicare Plan pays its share and you pay your share. Some things are not covered under Original Medicare, like prescription drugs.

When you are enrolled in Original Medicare along with this Plan, you still need to follow the rules in this brochure for us to cover your care. Your care must continue to be authorized by your Plan PCP or precertified as required.

We will not waive any of our copayments, coinsurance, and deductibles.

(Primary payer chart begins on next page.)

Section 9. Coordinating benefits with other coverage *continued*

The following chart illustrates whether the **Original Medicare** or this Plan should be the primary payer for you according to your employment status and other factors determined by Medicare. It is critical that you tell us if you or a covered family member has Medicare coverage so we can administer these requirements correctly.

Primary Payer Chart		
A. When either you—or your covered spouse—are age 65 or over and…	**Then the primary payer is…**	
	Original Medicare	**This Plan**
1) Are an active employee with the Federal government (including when you or a family member are eligible for Medicare solely because of a disability),		✓
2) Are an annuitant,	✓	
3) Are a reemployed annuitant with the Federal government when…		
a) The position is excluded from FEHB, or	✓	
b) The position is not excluded from FEHB		✓
(Ask your employing office which of these applies to you.)		
4) Are a Federal judge who retired under title 28, U.S.C., or a Tax Court judge who retired under Section 7447 of title 26, U.S.C. (or if your covered spouse is this type of judge),	✓	
5) Are enrolled in Part B only, regardless of your employment status,	✓ (for Part B services)	✓ (for other services)
6) Are a former Federal employee receiving Workers' Compensation and the Office of Workers' Compensation Programs has determined that you are unable to return to duty,	✓ (except for claims related to Workers' Compensation.)	
B. When you—or a covered family member—have Medicare based on end stage renal disease (ESRD) and…		
1) Are within the first 30 months of eligibility to receive Part A benefits solely because of ESRD,		✓
2) Have completed the 30-month ESRD coordination period and are still eligible for Medicare due to ESRD,	✓	
3) Become eligible for Medicare due to ESRD after Medicare became primary for you under another provision,	✓	
C. When you or a covered family member have FEHB and…		
1) Are eligible for Medicare based on disability, and		
a) Are an annuitant; or	✓	
b) Are an active employee		✓
c) Are a former spouse of an annuitant, or	✓	
d) Are a former spouse of an active employee		✓

Typically, your participating Plan provider will submit claims on your behalf. If your physician does not participate in Medicare, you will have to file a claim with Medicare.

• Medicare managed care plan

If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from another type of Medicare+Choice plan—a Medicare managed care plan. These are health care choices (like HMOs) in some areas of the country. In most Medicare managed care plans, you can only go to doctors, specialists, or hospitals that are part of the plan. Medicare managed care plans cover provide all the benefits that Original Medicare covers. Some cover extras, like prescription drugs. To learn more about enrolling in a Medicare managed care plan, contact Medicare at 1-800-MEDICARE (1-800-633-4227) or at www.medicare.gov.

If you enroll in a Medicare managed care plan, the following options are available to you:

This Plan and our Medicare managed care plan: You may enroll in our Medicare managed care plan and also remain enrolled in our FEHB plan. In this case, we do not waive any of our copayments, coinsurance, or deductibles for your FEHB coverage.

This Plan and another plan's Medicare managed care plan: You may enroll in another plan's Medicare+Choice plan and also remain enrolled in our FEHB plan. We will still provide benefits when your Medicare+Choice plan is primary, but we will not waive any of our copayments, coinsurance, or deductibles. If you enroll in a Medicare managed care plan, tell us. We will need to know whether you are in the Original Medicare Plan or in a Medicare managed care plan so we can correctly coordinate benefits with Medicare.

Suspended FEHB coverage to enroll in a Medicare managed care plan: If you are an annuitant or former spouse, you can suspend your FEHB coverage and enroll in a Medicare managed care plan. For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next open season unless you involuntarily lose coverage or move out of the Medicare managed care plan's service area.

• If you do not enroll in Medicare Part A or Part B

If you do not have one or both Parts of Medicare, you can still be covered under the FEHB Program. We will not require you to enroll in Medicare Part B and, if you can't get premium-free Part A, we will not ask you to enroll in it.

TRICARE

TRICARE is the health care program for eligible dependents of military persons and retirees of the military. TRICARE includes the CHAMPUS program. If both TRICARE and this Plan cover you, we pay first. See your TRICARE Health Benefits Advisor if you have questions about TRICARE coverage.

Workers' Compensation

We do not cover services that:

- you need because of a workplace-related illness or injury that the Office of Workers' Compensation Programs (OWCP) or a similar Federal or State agency determines they must provide; or
- OWCP or a similar agency pays for through a third party injury settlement or other similar proceeding that is based on a claim you filed under OWCP or similar laws.

Once OWCP or similar agency pays its maximum benefits for your treatment, we will cover your care. You must use our providers.

Medicaid

When you have this Plan and Medicaid, we pay first.

When other Government agencies are responsible for your care

We do not cover services and supplies when a local, State, or Federal Government agency directly or indirectly pays for them.

When others are responsible for injuries

When you receive money to compensate you for medical or hospital care for injuries or illness caused by another person, you must reimburse us for any expenses we paid. However, we will cover the cost of treatment that exceeds the amount you received in the settlement.

If you do not seek damages you must agree to let us try. This is called subrogation. If you need more information, contact us for our subrogation procedures.

Section 10. Definitions of terms we use in this brochure

Calendar year
January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.

Copayment
A copayment is a fixed amount of money you pay when you receive covered services. See page 11.

Coinsurance
Coinsurance is the percentage of our allowance that you must pay for your care. See page 11.

Covered services
Care we provide benefits for, as described in this brochure.

Custodial care
Custodial care is care that does not have a direct medical benefit such as house cleaning, preparing meals, personal hygiene.

Deductible
A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for those services. We do not have deductibles. See page 12.

Experimental or investigational services
A procedure that is not approved by the Federal Food and Drug Administration and/or the National Institute of Health Technology Assessment.

Group health coverage
Medical benefits such as hospital, surgical, and preventive that are purchased on an employer sponsored basis.

Medical necessity
A service or treatment which is appropriate and consistent with the diagnosis and accepted standards in the medical community.

Plan allowance
Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. Plans determine their allowances in different ways. We determine our allowance by the average community charges. Our providers accept the allowances as payment in full.

Us/We
Us and we refer to Capital District Physicians' Health Plan, Inc.

You
You refers to the enrollee and each covered family member.

Section 11. FEHB facts

No pre-existing condition limitation

We will not refuse to cover the treatment of a condition that you had before you enrolled in this Plan solely because you had the condition before you enrolled.

Where you can get information about enrolling in the FEHB Program

See www.opm.gov/insure. Also, your employing or retirement office can answer your questions, and give you *a Guide to Federal Employees Health Benefits Plans,* brochures for other plans, and other materials you need to make an informed decision about:

- When you may change your enrollment;
- How you can cover your family members;
- What happens when you transfer to another Federal agency, go on leave without pay, enter military service, or retire;
- When your enrollment ends; and
- When the next open season for enrollment begins.

We don't determine who is eligible for coverage and, in most cases, cannot change your enrollment status without information from your employing or retirement office.

Types of coverage available for you and your family

Self Only coverage is for you alone. Self and Family coverage is for you, your spouse, and your unmarried dependent children under age 22, including any foster children or stepchildren your employing or retirement office authorizes coverage for. Under certain circumstances, you may also continue coverage for a disabled child 22 years of age or older who is incapable of self-support.

If you have a Self Only enrollment, you may change to a Self and Family enrollment if you marry, give birth, or add a child to your family. You may change your enrollment 31 days before to 60 days after that event. The Self and Family enrollment begins on the first day of the pay period in which the child is born or becomes an eligible family member. When you change to Self and Family because you marry, the change is effective on the first day of the pay period that begins after your employing office receives your enrollment form; benefits will not be available to your spouse until you marry.

Your employing or retirement office will **not** notify you when a family member is no longer eligible to receive health benefits, nor will we. Please tell us immediately when you add or remove family members from your coverage for any reason, including divorce, or when your child under age 22 marries or turns 22.

If you or one of your family members is enrolled in one FEHB plan, that person may not be enrolled in or covered as a family member by another FEHB plan.

When benefits and Premiums start

The benefits in this brochure are effective on January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

Your medical and claims records are confidential

We will keep your medical and claims information confidential. Only the following will have access to it:

- OPM, this Plan, and subcontractors when they administer this contract;
- This Plan and appropriate third parties, such as other insurance plans and the Office of Workers' Compensation Programs (OWCP), when coordinating benefit payments and subrogating claims;
- Law enforcement officials when investigating and/or prosecuting alleged civil or criminal actions;
- OPM and the General Accounting Office when conducting audits;
- Individuals involved in bona fide medical research or education that does not disclose your identity; or
- OPM, when reviewing a disputed claim or defending litigation about a claim.

When you retire

When you retire, you can usually stay in the FEHB Program. Generally, you must have been enrolled in the FEHB Program for the last five years of your Federal service. If you do not meet this requirement, you may be eligible for other forms of coverage, such as temporary continuation of coverage (TCC).

When you lose benefits

• When FEHB coverage ends

You will receive an additional 31 days of coverage, for no additional premium, when:

- Your enrollment ends, unless you cancel your enrollment, or
- You are a family member no longer eligible for coverage.

You may be eligible for spouse equity coverage or Temporary Continuation of Coverage.

• Spouse equity coverage

If you are divorced from a Federal employee or annuitant, you may not continue to get benefits under your former spouse's enrollment. But, you may be eligible for your own FEHB coverage under the spouse equity law. If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get RI 70-5, the *Guide to Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, or other information about your coverage choices.

• Temporary Continuation of Coverage

If you leave Federal service, or if you lose coverage because you no longer qualify as a family member, you may be eligible for Temporary Continuation of Coverage (TCC). For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire, if you lose your job, if you are a covered dependent child and you turn 22 or marry, etc.

You may not elect TCC if you are fired from your Federal job due to gross misconduct.

Enrolling in TCC. Get the RI 79-27, which describes TCC, and the RI 70-5, the *Guide to Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, from your employing office or from www.opm.gov/insure. It explains what you have to do to enroll.

• Converting to individual coverage

You may convert to a non-FEHB individual policy if:

- Your coverage under TCC or the spouse equity law ends. (If you canceled your coverage or did not pay your premium, you cannot convert);
- You decided not to receive coverage under TCC or the spouse equity law; or
- You are not eligible for coverage under TCC or the spouse equity law.

If you leave Federal service, your employing office will notify you of your right to convert. You must apply in writing to us within 31 days after you receive this notice. However, if you are a family member who is losing coverage, the employing or retirement office will **not** notify you. You must apply in writing to us within 31 days after you are no longer eligible for coverage.

Your benefits and rates will differ from those under the FEHB Program; however, you will not have to answer questions about your health, and we will not impose a waiting period or limit your coverage due to pre-existing conditions.

Getting a Certificate of Group Health Plan Coverage

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) is a Federal law that offers limited Federal protections for health coverage availability and continuity to people who lose employer group coverage. If you leave the FEHB Program, we will give you a Certificate of Group Health Plan Coverage that indicates how long you have been enrolled with us. You can use this certificate when getting health insurance or other health care coverage. Your new plan must reduce or eliminate waiting periods, limitations, or exclusions for health related conditions based on the information in the certificate, as long as you enroll within 63 days of losing coverage under this Plan. If you have been enrolled with us for less than 12 months, but were previously enrolled in other FEHB plans, you may also request a certificate from those plans.

For more information, get OPM pamphlet RI 79-27, Temporary Continuation of Coverage (TCC) under the FEHB Program, See also the FEHB web site (www.opm.gov/insure/health); refer to the “TCC and HIPAA” frequently asked questions. These highlight HIPAA rules, such a s the requirement that Federal employees must exhaust any TC eligibility as one condition for guaranteed access to individual health coverage under HIPAA, and have information about Federal and State agencies you can contact for more information.

Long Term Care Insurance Is Coming Later in 2002!

- Many FEHB enrollees think that their health plan and/or Medicare will cover their long-term care needs. Unfortunately, they are WRONG!
- How are YOU planning to pay for the future custodial or chronic care you may need?
- You should consider buying long-term care insurance.

The Office of Personnel Management (OPM) will sponsor a high-quality long term care insurance program effective in October 2002. As part of its educational effort, OPM asks you to consider these questions:

What is long term care (LTC) insurance?

- It's insurance to help pay for long term care services you may need if you can't take care of yourself because of an extended illness or injury, or an age-related disease such as Alzheimer's.
- LTC insurance can provide broad, flexible benefits for nursing home care, care in an assisted living facility, care in your home, adult day care, hospice care, and more. LTC insurance can supplement care provided by family members, reducing the burden you place on them.

I'm healthy. I won't need long term care. Or, will I?

- Welcome to the club!
- 76% of Americans believe they will never need long term care, but the facts are that about half of them will. And it's not just the old folks. About 40% of people needing long term care are under age 65. They may need chronic care due to a serious accident, a stroke, or developing multiple sclerosis, etc.
- We hope you will never need long term care, but everyone should have a plan just in case. Many people now consider long term care insurance to be vital to their financial and retirement planning.

Is long term care expensive?

- Yes, it can be very expensive. A year in a nursing home can exceed $50,000. Home care for only three 8-hour shifts a week can exceed $20,000 a year. And that's before inflation!
- Long term care can easily exhaust your savings. *Long term care insurance can protect your savings.*

But won't my FEHB plan, Medicare or Medicaid cover my long term care?

- Not FEHB. Look at the "*Not covered*" blocks in sections 5(a) and 5(c) of your FEHB brochure. Health plans don't cover custodial care or a stay in an assisted living facility or a continuing need for a home health aide to help you get in and out of bed and with other activities of daily living. Limited stays in skilled nursing facilities can be covered in some circumstances.
- Medicare only covers skilled nursing home care (the highest level of nursing care) after a hospitalization for those who are blind, age 65 or older or fully disabled. It also has a 100 day limit.
- Medicaid covers long term care for those who meet their state's poverty guidelines, but has restrictions on covered services and where they can be received. *Long term care insurance can provide choices of care and preserve your independence. {RV: 7-26}*

When will I get more information on how to apply for this new insurance coverage?

- Employees will get more information from their agencies during the LTC open enrollment period in the late summer/early fall of 2002.
- Retirees will receive information at home.

How can I find out more about the program NOW?

- Our toll-free teleservice center will begin in mid-2002. In the meantime, you can learn more about the program on our web site at www.opm.gov/insure/ltc.

Index

Do not rely on this page; it is for your convenience and may not show all pages where the terms appear.

NOTES:

Summary of benefits for the Capital District Physicians' Health Plan, Inc. 2002

- **Do not rely on this chart alone.** All benefits are provided in full unless indicated and are subject to the definitions, limitations, and exclusions in this brochure. On this page we summarize specific expenses we cover; for more detail, look inside.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- Note: We only cover services that are provided or arranged by Plan physicians, except in emergencies.

Benefits	You Pay	Page
Medical services provided by physicians:		
• Diagnostic and treatment services provided in the office	$10 office visit copay	14
Services provided by a hospital:		
• Inpatient	Nothing	25
• Outpatient	$10 per day for ambulatory surgical center or outpatient department	26
Emergency benefits		
• In-area	$50 per visit to hospital for emergency room visit; $25 per visit per urgent care center	27
• Out-of-area	$50 per visit for emergency services	28
Mental health and substance abuse treatment	Regular cost sharing	29
Prescription drugs		32
Up to a 30-day supply from a Plan Retail Pharmacy	$5 copay per prescription for generic drugs; $20 copay per prescription for name brand drugs, injectable drugs and implanted time-release medications.	
Up to a 90-day supply from Plan Mail Order Pharmacy	$10 copay per prescription for generic drugs; $40 copay per prescription for name brand drugs.	
Dental care	$10 per visit for accidental injury benefit	34
Vision Care	$10 per visit for one refraction every twenty-four (24) months	19
Special features Non-emergency medical care (non-preventive for full-time students attending school out-of CDPHP's service area Childbirth Education Reimbursement Program Services for deaf and hearing impaired Centers of excellence for transplants/heart surgery		33
Protection against catastrophic costs (your out-of-pocket maximum)	We do not have an out-of-pocket maximum.	12

2002 Rate Information for Capital District Physicians' Health Plan

Non-Postal rates apply to most non-Postal enrollees. If you are in a special enrollment category, refer to the FEHB Guide for that category or contact the agency that maintains your health benefits enrollment.

Postal rates apply to career Postal Service employees. Most employees should refer to the FEHB Guide for United States Postal Service Employees, RI-70-2B. Different postal rates apply and special FEHB guides are published for Postal Service Nurses, RI-70-2B; and for Postal Service Inspectors and Office of Inspector General (OIG) employees (see RI 70-2IN).

Postal rates do not apply to non-career postal employees, postal retirees, or associate members of any postal employee organization who are not career postal employees. Refer to the applicable FEHB Guide.

		Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Code	Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share
Self Only	SG1	$ 88.36	$ 29.45	$191.45	$ 63.81	$104.56	$ 13.25
Self and Family	SG2	$223.41	$ 78.36	$484.06	$169.78	$263.75	$ 38.02
Self Only	QB1	$ 92.76	$ 30.92	$200.98	$ 66.99	$109.77	$ 13.91
Self and Family	QB2	$223.41	$ 94.14	$484.06	$203.97	$263.75	$ 53.80
Self Only	PW1	$ 89.18	$ 29.73	$193.23	$ 64.41	$105.53	$ 13.38
Self and Family	PW2	$223.41	$ 80.99	$484.06	$175.47	$263.75	$ 40.65