

# CDPHP® HMO Plan Benefit Summary

Plan Code: HA42L26(Pending DFS Approval)  
 Group ID: 10000479  
 Presented For: City of Albany  
 Date Prepared: 10/7/2025  
 Effective Date: 01/01/2026



## In-Network

### Cost Sharing Information

Deductible	N/A Single / N/A Family
Out of Pocket Maximum	\$7,613 / \$15,225(Embedded)

### Office Visits

PCP	\$15 Copayment
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\*PCP Cost share waived for members that are under the age of 19

Specialist	\$30 Copayment
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### Telemedicine

Preferred Live Video Doctor Visits (Doctor on Demand, Foodsmart, MovN)	Covered in Full
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Other Participating Telemedicine Providers (Valera, aptihealth)	\$15 Copayment
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Telehealth services from a CDPHP Network provider (PCP or Specialist)	PCP or Specialist cost share based on provider
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### Preventive and Well Care Services\*

Well Baby and Child Care including immunizations	Covered in full
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Annual Adult Exam (One exam per plan year regardless if 365 days have passed)	Covered in full
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Mammography	Covered in full
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Annual Pap Test and Ob/Gyn Exam	Covered in full
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Prostate Cancer Screening	Covered in full
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Bone Density Tests	Covered in full
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\*Cost sharing may apply to diagnostic care

### Hospital Services

Inpatient Hospital (semi-private room, anesthesia, X-Ray, lab tests, etc)	\$500 Copayment
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Outpatient Surgery Facility	\$30 Copayment
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### Maternity Services\*

Maternity - Routine Prenatal Care and Postnatal Care	Covered in Full*
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Maternity - Inpatient Hospital Services	\$500 Copayment
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Newborn Nursery	Covered in full
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\*(Non-routine services may result in an additional cost share)

### Emergency Care

Worldwide Emergency Room Care (waived if admitted inpatient)	\$75 Copayment
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Ambulance	\$75 Copayment
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### Urgent Care

When seeking care within CDPHP's Service Area, a participating Urgent Care Center must be used.	\$25 Copayment
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### Diagnostic Testing\*

Outpatient Hospital or Office Based Laboratory Services:	\$30 Copayment
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\* Copayment waived if provider is a preferred laboratory.

Outpatient Hospital or Office Based Radiology and Imaging Services (X-ray, Ultrasound):	\$30 Copayment
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\* Copayment waived if provider is a preferred center.

Outpatient Hospital or Office Based Advanced Imaging Services (MRI, CT Scan, PET Scan):	\$130 Copayment
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### Behavioral Health Services

Mental Health/Substance Use Inpatient Services	\$500 Copayment
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Mental Health/Substance Use Office-Based Services (Including Telemedicine Providers (Valera, aptihealth))	\$15 Copayment
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\*(Up to 20 visits per plan year may be used for substance use family counseling.)

### Outpatient Rehabilitation Services

Physical Therapy	\$30 Copayment (120 visits per benefit period)
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Speech Therapy	\$30 Copayment (60 visits per benefit period)
Occupational Therapy	\$30 Copayment (120 visits per benefit period)
<b>Condition Support Services</b>	
Home Health Care	Covered in full
Skilled Nursing Facility	Covered in full (90 days per benefit period)
Chemotherapy/Radiation Therapy visit	\$15 Copayment
Prosthetic Devices and Durable Medical Equipment	20% Coinsurance
<b>Diabetic Services</b>	
Insulin	Covered in full
Oral Medications	\$15 Copayment
Needles and Syringes	\$15 Copayment
Diabetic DME (Insulin Pumps/Omni Pods, Glucose Monitors)	\$15 Copayment
<b>Vision Services</b>	
Laser Eye Surgery	Up to a maximum of \$750 reimbursement for eligible eye surgeries and consultations per lifetime
<b>Wellness Care</b>	
Weight Management	Up to a \$100 reimbursement available for participation in a weight loss program
Fitness Reimbursement	Subscribers can be reimbursed up to \$400 per plan year for qualified fitness activities. Of the \$400, up to \$200 can be applied for reimbursement of wearable fitness devices. Covered dependents can be reimbursed up to a combined \$200 for qualified fitness activities and youth sports fees for members under age 18. Of the \$200, up to \$100 can be applied for reimbursement of wearable fitness devices.
Child Birthing Classes	Up to \$75 reimbursement available for completion of child birthing class
Doula Reimbursement (A doula is a trained companion who supports another person through pregnancy and childbirth)	\$1,500
Life Points Rewards	Available
Acupuncture (10 visit limit per plan year for acupuncture services)	\$30 Copayment
Nutritional Counseling	\$30 Copayment
Chiropractic Benefits	\$30 Copayment

*This Summary of Benefits is intended to provide a general outline of coverage. In the event of any conflict between this document and the member's Certificate and any applicable Rider(s) issued by CDPHP, the Certificate and Rider(s) will be the controlling documents.*

*CDPHP gives you access to more than 12,000 participating practitioners and providers, including most of the local hospitals, and a variety of value-added services to help you and your family stay healthy. If you have a question or wish to receive additional information, please contact the CDPHP marketing department at (518) 641-5000 or 1-800-993-7299 or visit our Web site at [www.cdphp.com](http://www.cdphp.com).*

*All in-network Preauthorization requests are the responsibility of Your Participating Provider. You will not be penalized for a Participating Provider's failure to obtain a required Preauthorization. However, if services are not Covered under the Certificate, You will be responsible for the full cost of the services.*

*Some plans may have reduced cost-share for office-based mental health and substance use disorder services to ensure the plan meets federal behavioral health parity regulations. Please refer to the Mental Health/Substance Use Office-Based Services section of the summary and your member materials for correct cost-share information.*

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Your employer has chosen the following rider(s) to modify the Plan under which you would be covered as a CDPHP Member.

DME Riders	
Rider Name	DME2
Description	Durable medical equipment, prosthetics, orthotics, and oxygen are covered at 20% coinsurance in-network. There is no coverage for orthotic shoe inserts.
Domestic Partnership	
Rider Name	ELG12
Description	Provides coverage for an eligible same or opposite sex domestic partner and his or her eligible dependent children.
Out of Pocket Maximum Amendment	
Rider Name	OOP2
Description	Change Out of Pocket Maximum to \$7,613/\$15,225
Surviving Spouse	
Rider Name	ELG17
Description	Extends eligibility for surviving spouse and dependents upon the death of the subscriber.
Union Benefit Medical	
Rider Name	UNN1
Description	Freestanding laboratory and ambulatory surgery facility services are covered in full.* Skilled nursing facility services are covered in full; up to 90 days per benefit period.* Physical and occupational therapy services are limited to 120 visits per benefit period, subject to visit copayment.* Speech therapy services are limited to 60 visits per benefit period, subject to visit copayment.* Acute short-term inpatient physical rehabilitation therapy services are limited to 60 days per benefit period and are covered in full.* Outpatient surgery subject to Specialist Visit Copayment.
Vision Coverage	
Rider Name	VSN2
Description	One routine eye exam is available every 24 months, commencing on the group effective date, without referral, refer to specialist office visit for cost share.