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Latham, NY 12110
www.cdphp.com

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1 **1 **********SNGLP
F750208
Greater Capital Association of Realtors
451 NEW KARNER RD
2684255 ALBANY, NY 12205-3821

Dear Employer Group:

As part of the Affordable Care Act (ACA), the Department of Health and Human Services (HHS) has established standard templates that health insurers must use to summarize their benefits. These documents will make it easier for consumers to understand their benefits and compare coverage options.

What this means to you

The enclosed summary of benefits and coverage (SBC)* must be supplied to all of your employees who are eligible for your group insurance (not just those currently enrolled in our plan). Before distributing it, please take the opportunity to review the benefits described to be sure this is the benefit package you have agreed to offer. We recommend that you send it to employees along with any other key details necessary for finalizing their health coverage decision (e.g., employee contribution levels and information on their application process).

Why this is important

According to ACA regulations, the SBC must be issued to all eligible employees within seven business days of the employer's written intent to purchase or renew health coverage. If the SBC is not provided by the plan or the group in a timely fashion, a fine of up to $1,000 per employee may be levied against both the employer and CDPHP®. The New York State Department of Financial Services (NYSDFS) is also authorized to impose fines.

(Continues on back of page)

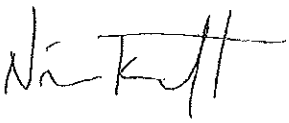
**The SBC is not a contract or guarantee of coverage, and is designed to provide a simplified overview of benefits supplied by your plan. In all cases the contract is the governing document.*

Capital District Physicians' Health Plan, Inc.
CDPHP Universal Benefits,® Inc.
Capital District Physicians' Healthcare Network, Ir
*1652473000201

Your cooperation is appreciated
The notice may be relayed to employees electronically or as a hard copy. If you need CDPHP support in completing this task, please contact us within two business days at SBC_Requests@cdphp.com. We can furnish a supply of printed copies and mail the document to your employees if provided with a spreadsheet of their contact information.

Thank you for your compliance with this federal requirement by supplying your employees with clear, reliable information about the benefits being offered to them by CDPHP. Please direct any questions to your broker or CDPHP sales representative.

Sincerely,



Nick Kraft
Chief Growth Officer
CDPHP

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.
This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-877-269-2134 . For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.cdphp.com/contracts or call 1-877-269-2134 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**In Network:** $2,200/Individual, $4,400/Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible?	Deductible does not apply to Preventive care/screening/immunization	This plan covers some items and services even if you haven't yet met the annual deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	**In Network:** $7,050/Individual, $14,100/Family	If you have other family members in this plan, they have to meet their own out-of-pocket limit until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan does not cover.	Even though you pay these expenses they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.cdphp.com/contracts or call 1-877-269-2134 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network (You will pay the least)	Out of Network (You will pay the most)	
If you visit a health care provider's office or clinic	Primary Care visit to treat an injury or illness.	$30 copayment/visit	Not Covered	You may use live video visits at www.doctorondemand.com.
	Specialist visit	$40 copayment/visit	Not Covered	None
	Preventive care/screening/immunization	No Charge	Not Covered	None
If you have a test	Diagnostic test (x-ray, blood work)	$40 copayment/visit	Not Covered	Copayment waived if performed at a designated laboratory/preferred center.
	Imaging (CT/PET scans, MRIs)	$140 copayment/visit	Not Covered	None
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://www.cdphp.com/Members/Rx-Corner	Tier 1 drugs	Retail: $10 copayment Mail order: $20 copayment	Retail: Not Covered Mail order: Not Applicable	Covers up to a 30-day supply (retail prescription); 90 day supply (mail order prescription) Prescriptions must be written by a duly licensed health care provider and filled at a participating pharmacy, unless otherwise authorized in advance by CDPHP. Specialty drugs are not eligible for the mail order program. This plan has Formulary 2. Drugs obtained at non-preferred retail pharmacies are subject to 50% coinsurance.
	Tier 2 drugs	Retail: $50 copayment Mail order: $100 copayment	Retail: Not Covered Mail order: Not Applicable	
	Tier 3 drugs	Retail: $80 copayment Mail order: $160 copayment	Retail: Not Covered Mail order: Not Applicable	
	Specialty drugs	Retail: $10 copayment/ $50 copayment/ $80 copayment	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$200 copayment/visit	Not Covered	You may have reduced cost share for preferred ambulatory surgery centers.
	Physician/surgeon fees	$125 copayment/visit	Not Covered	None
If you need immediate medical attention	Emergency room care	$500 copayment/visit	$500 copayment/visit	All Emergency Care is considered In-Network.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network (You will pay the least)	Out of Network (You will pay the most)	
	Emergency medical transportation	$500 copayment/visit	$500 copayment/visit	All Emergency Care is considered In-Network.
	Urgent care	$60 copayment/visit	$60 copayment/visit	Urgent Care from Non-Participating Urgent Care Centers in Our Service Area are not covered. You may use live video visits.
If you have a hospital stay	Facility fee (e.g., hospital room)	$1,500 copayment/stay	Not Covered	None
	Physician/surgeon fees	No Charge	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$30 copayment/visit	Not Covered	20 visits for family counseling.
	Inpatient services	$1,500 copayment/stay	Not Covered	None
If you are pregnant	Office visits	No Charge	Not Covered	Cost share applies for Initial visit to determine pregnancy, subsequent visits are Covered in Full.
	Childbirth/delivery professional services	No Charge	Not Covered	None
	Childbirth/delivery facility services	$1,500 copayment/stay	Not Covered	None
If you need help recovering or have other special health needs	Home health care	No Charge	Not Covered	Limited to 40 visits per year
	Rehabilitation services	$40 copayment/visit	Not Covered	60 visits per condition, per Plan Year for PT/OT/ST services combined.
	Habilitation services	$40 copayment/visit	Not Covered	60 visits per condition, per Plan Year for PT/OT/ST services combined.
	Skilled nursing care	$1,500 copayment/stay	Not Covered	365 days per year
	Durable medical equipment	50% coinsurance	Not Covered	Limited to 1 prosthetic device, per limb, per lifetime, with repairs. Orthotics and shoe inserts are not covered.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In Network (You will pay the least)	Out of Network (You will pay the most)	
	Hospice services	$30 copayment/visit	Not Covered	Limited to 210 days per year
If your child needs dental or eye care	Children's eye exam	$30 copayment/visit	Not Covered	One child routine eye exam per benefit period
	Children's glasses	50% coinsurance	Not Covered	Coverage is limited to "Standard" eyeglasses for children.
	Children's dental check-up	Not Covered	Not Covered	Preventive Dental is not covered under your medical benefits.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)		
• Cosmetic surgery	• Long-term care	• Private-duty nursing
• Dental care (Adult)	• Non-emergency care when traveling outside the U.S.	• Routine foot care

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture 10 visits per benefit period	• Hearing aids	• Weight loss programs
• Bariatric surgery	• Infertility treatment	
• Chiropractic care	• Routine eye care (Adult)	

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is as follows: Contact CDPHP at 1-877-269-2134 (or TTY 711),The New York State of Health NYS Department of Financial Services at (800) 342-3736 or http://www.dfs.ny.gov/, the Health Insurance Assistance Team of the U.S. Center for Consumer Information and Insurance Oversight at 1-877-267-2323 x61565 or www.cciio.cms.gov, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/ebsa/contactEBSA/consumerassistance.html.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: CDPHP at 1-800-777-2273 (or TTY 711), The New York State of Health NYS Department of Financial Services at (800) 342-3736 or http://www.dfs.ny.gov/, or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? **Yes**
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? **Yes**
If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	**$2,200**
Specialist copayment	**$40**
Hospital (facility) copayment	**$1,500**
Other copayment	**$40**

This EXAMPLE event includes services like:
Specialist office visits *(prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests *(ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,200
Copayments	$1,500
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$3,700**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	**$2,200**
Specialist copayment	**$30**
Hospital (facility) copayment	**$1,500**
Other copayment	**$40**

This EXAMPLE event includes services like:
Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$2,200
Copayments	$400
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$2,600**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

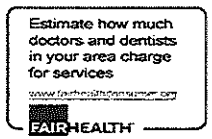
The plan's overall deductible	**$2,200**
Specialist copayment	**$40**
Hospital (facility) copayment	**$1,500**
Other copayment	**$30**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

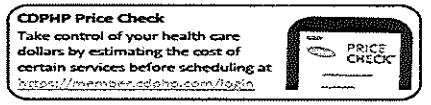
Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$2,200
Copayments	$200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$200
The total Mia would pay is	**$2,600**



Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. The plan would be responsible for the other costs of these EXAMPLE covered services.



Discrimination is Against the Law

Capital District Physicians' Health Plan, Inc., CDPHP Universal Benefits, Inc., and Capital District Physicians' Healthcare Network, Inc. (collectively referred to as CDPHP®) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. CDPHP does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

CDPHP:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the CDPHP Civil Rights Coordinator.

If you believe that CDPHP has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: CDPHP Civil Rights Coordinator, 6 Wellness Way, Latham, NY 12110, 1-844-391-4803 (TTY/TDD: 711), Fax (518) 641-3401. You can file a grievance by mail, fax, or electronically at https://www.cdphp.com/customer-support/email-cdphp. If you need help filing a grievance, the CDPHP Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD 1-800-537-7697).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Multi-language Interpreter Services

ATTENTION: If you speak a non-English language, language assistance services, free of charge, are available to you. Call the number on your member ID card (TTY: 711).

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

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

ВНИМАНИЕ: Если вы говорите на иностранном языке, вы можете воспользоваться бесплатными услугами перевода. Позвоните по номеру на вашей ID карточке участника (Телетайп: 711).

ATANSYON: Si ou pale yon lang ki pa Angle, wap jwenn sèvis asistans lang gratis disponib pou ou. Rele nimewo ki sou kat ID manm ou a (TTY: 711).

주의: 영어 이외의 언어를 사용하는 경우 무료로 언어 지원 서비스를 받을 수 있습니다. 귀하의 회원 ID 카드에 있는 번호로 전화하십시오(TTY: 711).

ATTENZIONE: Se non parla inglese né una lingua anglofona, sono disponibili servizi gratuiti di assistenza linguistica. Chiami il numero presente sulla scheda ID dei membri (TTY: 711).

אויפמערקזאם: אויב איר רעדט , זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט דעם נומער אויף אייער מעמבער ID קארטל (711:TTY)

মনোযোগ দিনঃ আপনি যদি ইংরেজি বহির্ভূত কোন ভাষায় কথা বলেন ,আপনার জন্য বিনা খরচায় ভাষা সহায়তা উপলভ্য রয়েছে। আপনার সদস্য আইডি কার্ডের নম্বরে কল করুন (TTY: 711)।

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer na Twojej członkowskiej karcie ID (TTY: 711).

تنبيه: إذا كنت تتحدث لغة غير الإنجليزية، تتوفر إليك خدمات مساعدة اللغة مجانًا. اتصل بالرقم الموجود ببطاقة الهوية لعضويتك (TTY: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez au numéro indiqué sur votre carte de membre (ATS : 711).

توجہ دیں: اگر آپ انگریزی کے علاوہ دوسری زبان بولتے ہیں تو، آپ کے لیے زبان کی اعانت کی خدمات مفت دستیاب ہیں۔ اپنے ممبر آئی ڈی کارڈ پر درج نمبر پر کال کریں (TTY: 711)۔

ATENSYON: Kung nagsasalita kayo ng wikang iba sa Ingles, magagamit niyo ang mga serbisyo sa tulong sa wika nang walang bayad. Tawagan ang numero sa inyong card miyembro ID (TTY: 711).

ΠΡΟΣΟΧΗ: Αν δεν μιλάτε Αγγλικά, υπάρχουν στη διάθεσή σας υπηρεσίες γλωσσικής υποστήριξης οι οποίες παρέχονται δωρεάν. Καλέστε τον αριθμό που θα βρείτε στην ατομική σας ταυτότητα μέλους (TTY: 711).

VINI RE: Nëse flisni një gjuhë jo-anglisht, shërbime falas të ndihmës së gjuhës janë në dispozicion për ju. Telefonojini numrit në kartën tuaj të ID të anëtarit (TTY: 711).