

# **Ulster County Chamber of Commerce**

## **2008 EPO Riders**

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

### **Full Time Student-**

Extends eligibility to full-time student dependents until age 25, including out-of-area coverage of prior approved, non-routine covered services.

### **Domestic Partner**

Provides coverage for an eligible same or opposite sex domestic partner and his or her eligible dependent children. Supporting documentation is required.

### **Chemical Abuse**

Adds 7 days per benefit period for inpatient detoxification for chemical abuse and dependency treatment, including all facility, diagnostic and physicians' charges, subject to coinsurance, not subject to deductible. Inpatient chemical abuse and dependency detoxification and rehabilitation services are not covered Out-of-Network.

### **Prescription-**

Prescription drug benefits as follows:

- \$4 copayment generic for 30-day supply of covered generic drugs.
- \$30 copayment for 30-day supply of covered formulary brand drugs.
- \$60 copayment for 30-day supply of non-formulary brand drugs.
- Mail order: 2.5 copayments for a 90-day supply.
- 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 require preauthorization and must be obtained at CDPHP's participating specialty vendors.
- Prescription drug benefit is capped at \$2,000 per benefit period.

### **Medicare Split Rider**

A dependent spouse of a Medicare-eligible subscriber may enroll as a subscriber providing he or she is not Medicare-eligible.

*This summary does not detail all benefits, limitations or exclusions. This is not a contract and may be subject to change. Membership Certificate is available for your review upon request. All benefits are subject to coordination of benefits (COB).*