

Ulster County Chamber of Commerce

2008 High Deductible Riders

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

Dependent Eligibility

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

Prescription

Prescription drug benefits as follows:

- \$4 generic copayment for 30-day supply of covered generic drugs.
- 50% coinsurance for brand named 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.

Domestic Partner

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

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).