



A plan for life.

CDPHP® Medicare Choices

How to Use Your Group PPO Plan Out-of-Network Benefits

When you enroll in a CDPHP Medicare Choices Group PPO plan, it is important that you ask your out-of-network providers if they accept Original Medicare. Even if they accept Original Medicare, some providers may not accept your CDPHP Medicare Choices PPO ID card and bill CDPHP for your services.

Out-of-network services will be covered as follows:

- **If the provider(s) accept Original Medicare, will accept your ID card, and will bill CDPHP, they cannot balance bill you (the member).**
- **If the provider(s) accept Original Medicare but will not accept your ID card, they can balance bill you (the member) no more than 15 percent above the Medicare-allowed fee schedule in the area where the care is provided.**
- **If the provider(s) do not accept Original Medicare but will accept your ID card, they can balance bill you (the member) no more than 15 percent above the Medicare-allowed fee schedule in the area where the care is provided.**
- **If the provider(s) do not accept Original Medicare and will not accept your ID card, they can balance bill you (the member) no more than 15 percent above the Medicare-allowed fee schedule in the area where the care is provided.**