

Group Benefit Offering



Your partner in good health

As a health plan that puts its members first, CDPHP® provides a personalized experience to support your physical and mental well-being, so you can live your healthiest life.

Scan the QR code to learn more about the benefits below and more.





- medications for members under age 19*
- Up to \$1,500 doula reimbursement
- Fertility, pregnancy, and parenting tools



a crisis hotline, and more.

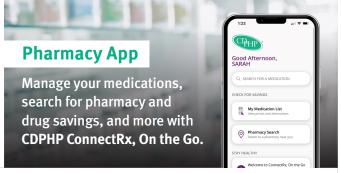


CDPHP Health Hub

Access digital wellness resources 24/7 from your smartphone or computer. Complete healthy activities and earn points that turn into CDPHP Life Points® Rewards and can be redeemed for gift cards.**



Earn up to \$600 per year for going to the gym, youth sports fees, parent and baby classes, fitness classes, or wearable fitness devices; and up to \$100 for completing a weight loss program.





- * Subject to \$0 cost sharing. For primary care physician visits, deductible will apply on HSA qualified high deductible plans for non-preventive care visits. \$0 Tier 1 medications applies for preferred pharmacy locations. Deductible applies on HSA qualified high deductible plans.
- ** Adults age 18 and older in select plans are eligible. CDPHP Life Points Rewards accumulate per calendar year, per contract. Rewards must be redeemed by December 31 each year or prior to contract termination. Please check your member contract or call the number on your ID card to see if you're eligible.



Finding Care

When You Have a CDPHP® HMO Plan

CDPHP HMO plans provide access to network providers in the counties below. When you're out of the area, you can get care 24/7 from your smartphone or tablet through live video doctor visits with Doctor On Demand. Members on CDPHP HMO plans are covered worldwide for emergencies.



Where to go for care

NEED AN APPOINTMENT?

In a non-emergency situation, it's important to start with your primary care doctor. Your physician knows your health status best and can treat many health issues.

When choosing a new primary care doctor, consider one who participates in the CDPHP Enhanced Primary Care program. These doctors are known for providing better, more cost-effective care. Look for the Enhanced Primary Care icon when searching on Find-A-Doc.

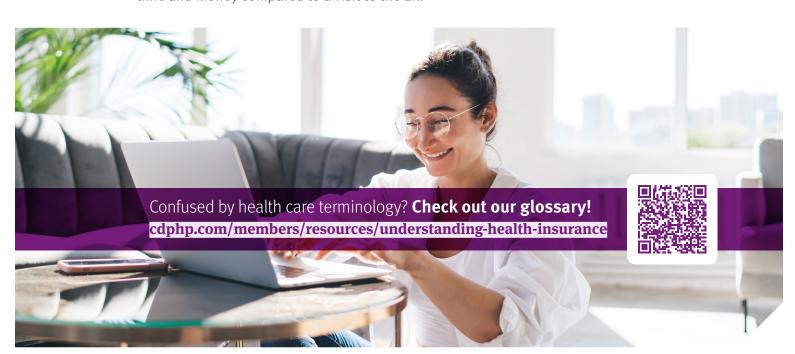
YOUR DOCTOR ISN'T AVAILABLE?

You have access to live video doctor visits 24/7 through your mobile device or computer. Learn more about virtual options for physical health at **cdphp.com/doctorondemand** and view your virtual options for mental health and substance use at **cdphp.com/mentalhealth**.

MORE URGENT NEED?

If your doctor isn't available, visit an urgent care location before going to the ER. Urgent care has short wait times and is more economical. In fact, **visits to the ER are generally not covered for non-emergency services.**

Many specialists also offer walk-in and urgent care services that would save you time and money compared to a visit to the ER.



Dependable Rx coverage

Prescription medications can have a big impact on your health and your wallet. That's why it's important to know how your prescription drug coverage works. CDPHP takes an innovative approach to pharmacy coverage, helping you find the lowest cost medication at the location offering the best price.

Log in to **member.cdphp.com** to view all pharmacy benefit coverage details.



Search for Medication Savings

Download the **CDPHP ConnectRx**, **On the Go** app to view your medications, search for cost saving alternatives, change your pharmacy, and more. **Text RX** to **237471**, or **scan the QR code** to get started today.





Preferred Pharmacy Network

Preferred Pharmacy Network Members have access to the CDPHP Preferred Rx Network, which allows you to fill prescriptions for a lower cost at many chain store pharmacies and independents. Learn more at **cdphp.com/PreferredRx**.



Prescription Discount Program*

With **Rx for Less**, get many generic drugs for as little as dollar a fill at preferred pharmacies. Visit **cdphp.com/less** for the list of pharmacies and drugs that are part of the program.



Prescription Mail Order**

Get medications you take on a regular basis delivered to your home at no extra cost from Wegmans Mail Order.

Check your member ID card to find out which formulary (list of covered drugs) is available with your plan. The tier assigned to a drug determines how much you'll pay for it. Excluded drugs are covered only by medical exception, which your doctor can apply for.

For more information, visit **cdphp.com/RxCorner**.

^{*} Rx for Less does not apply to mail order service.

^{**} Specialty pharmacy agents, including injectables and certain drugs used to treat hepatitis C, HIV, multiple sclerosis, and other serious conditions, are not eligible for this program. Get more information about specialty drugs at https://www.cdphp.com/members/rx-corner/specialty-drugs. Some of the pharmacy benefits listed may not apply for members who do not have Rx coverage. Check your member contract for details.

Ongoing support

Member Services

Do you have a question about your benefits and coverage? We're here to help. Call us at the number on the front of your ID card.

CDPHP Care Team

Have a health concern? To talk one-on-one with a member of the CDPHP Care Team, including nurses, dietitians, and care coordinators, call **1-888-94-CDPHP (23747)**.

Mental Health and Substance Use

For 24/7 support or help finding a provider that meets your needs, call **1-888-320-9584**. Learn more at **cdphp.com/mentalhealth**.

CDPHP Customer ConnectSM

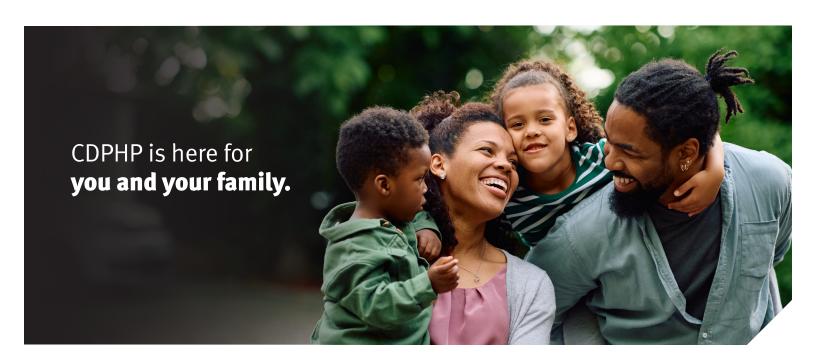
Meet face to face with a CDPHP representative about claims, benefit questions, enrollment, and more. For hours and more, visit **cdphp.com/customerconnect**.

Family Health

Resources to support you and your family at every stage of life. Learn more at **cdphp.com/familyhealth**.

Tools to Quit Smoking

Quit smoking or vaping with digital, phone-based, group, or one-on-one programs. Visit **cdphp.com/quitsmoking** for details.



HMO



The security of a plan you can trust.

You select your doctor. We do the rest.

Our HMO plan is designed to offer you comprehensive coverage with care delivered by your choice of physicians from our extensive network.

The primary care physician (PCP) you select will handle most of your health care needs and refer you within the CDPHP network for specialty care when necessary. Women may choose both a PCP and an OB/GYN without a referral. For complete information on the CDPHP network, refer to the Directory of Participating Practitioners and Providers, or go to **findadoc.cdphp.com**.

With our HMO plan:

No charge for certain preventive care visits:







VACCINATIONS





PLUS:

- ▶ Routine preventive care and medical treatments provided and coordinated by a PCP.
- ▶ No specialist referral paperwork required.
- ► Single-source referral phone line (1-888-94-CDPHP) directs you to the program that best fits your needs.
- ► Travel out of the service area and CDPHP covers you worldwide for emergency care.

Have a question?

Call member services at the number on your ID card any weekday between 8 a.m. and 8 p.m.

You also have access to your benefit information online, any time, by logging in to www.cdphp.com.



CDPHP Pharmacy Services

Enhancing the pharmacy experience for CDPHP members and beyond

CDPHP® recognizes the critical role prescription drugs play in the health and safety of our members, which is why we have a comprehensive pharmacy program that provides more options, better service, greater transparency, and increased savings. We strategically collaborate with external partners to help manage our pharmacy services, but our program always starts and ends with the CDPHP team.

QUALITY PHARMACY MANAGEMENT FROM AN EXPERIENCED TEAM

CDPHP pharmacists consistently deliver superior service without sacrificing value. Our pharmacy team includes in-house pharmacists, certified pharmacy technicians, and pharmacy technical specialists who:



- ► Work closely with local, practicing doctors to develop CDPHP formularies based on clinical effectiveness and cost efficiency
- ► Engage with provider offices directly
- ▶ Provide timely medical exception request decisions for our providers and members
- ► Work closely with CDPHP medical and behavioral health care managers
- ▶ Perform medication reconciliation
- ► Analyze social determinants of health (SDOH) that impact medication access or adherence

COMBINING FORCES TO REDUCE COSTS, IMPROVE TRANSPARENCY

We proudly work with Capital Rx as our pharmacy benefit manager (PBM). By teaming up with Capital Rx, CDPHP aims to stem the tide of rising drug prices through greater transparency, as well as a new pricing model that more accurately and fairly sets the cost of drugs.



CONNECTRX, A CAPITAL REGION PHARMACY POWERED BY CDPHP

Discover a pharmacy experience designed around CDPHP members, like you! Knowledgeable, local pharmacists, FREE home delivery, mail order benefit pricing, in-store vaccines and medication reviews, all with the same customer service that you've come to know and love with CDPHP.



MORE ACCESS. MORE SAVINGS.

Helping members take control of prescription costs with CDPHP Connect Rx, On the Go

No more surprises at the pharmacy counter. With the CDPHP ConnectRx, On the Go app, members can see their current medication list, review drug prices based on their individual CDPHP health plan, and more, all in the palm of their hand. This app is powered by local health technology company, Levrx.



Save money on generic medications

With Rx for Less, CDPHP members have access to dozens of generic prescription drugs for as little as a dollar a fill. Discount medications are available at retail and independent pharmacies in the CDPHP Preferred Rx Network.



Skip the trip to the pharmacy with prescription delivery service

CDPHP members can have prescriptions mailed right to their door from Wegman's Mail Order pharmacy — all at no extra cost. This service is perfect for members who take medications to treat chronic conditions.



EXTRA SUPPORT FOR SPECIALTY CONDITIONS

CVS Specialty is our speciality-medication provider. Whether the member needs to refill their prescription online or wants one-on-one guidance, CVS Specialty helps make living with a chronic condition a little easier.





Rx for Less

Medications for as Low as a Dollar a Fill

With the Rx for Less discount program, CDPHP® members can save big on generic prescriptions!

- ✓ Get the lowest prices on more than 50 commonly used, generic medications—up to 90 percent off
- ✓ Better prices than other drug discount programs such as GoodRx
- **✓** NO membership fees
- **✓** NO hidden costs
- **✓ NO need to sign up** just show your CDPHP ID card at the pharmacy

These discounted medications are available at participating pharmacies to treat asthma, mental health, high blood pressure, high cholesterol, diabetes, and more.

Participating Pharmacies

- ► ConnectRx
- ► Hannaford
- ► Market 32/Price Chopper
- ► ShopRite

- ▶ Walgreens
- ▶ Walmart
- ► Kinney Drugs
- ▶ Food Lion

- ► Giant Food
- ► Stop & Shop
- Multiple independent pharmacies

To view what medications are part of the program and real-time drug prices, download the **ConnectRx**, **On the Go app** by scanning the QR code or texting RX to 237471.



Rx for Less pricing is not applicable to mail-order drugs. Please note that pharmacies, drugs, and prices are subject to change at any time.



Mail Order Pharmacy

Skip the trip to the pharmacy and get medications delivered directly to your mailbox from Wegmans Mail Order!

WITH WEGMANS, CDPHP MEMBERS WILL GET:

- ✓ Convenient, reliable, and **FREE** standard delivery of medications you take for long-term conditions, such as heart disease, high blood pressure, and asthma
- ✓ Award-winning customer support from the Wegmans Pharmacy Team
- ✓ Service from a trusted New York State-based pharmacy
- ✓ White glove service to make sure you always have the medication you need: When you're on your last fill, Wegmans will request a new prescription from your doctor so you never run out of refills!
- ✓ Easy account management through the online portal
- ✓ Helpful text alerts to keep you in the know and give you more control over your prescriptions.

For Medicare members, Wegmans also accepts EPIC!

Call Wegmans at 1-844-328-2550 to get started or have your provider e-prescribe to Wegmans Mail Order #199. You can also visit www.cdphp.com/mailorder to learn more.

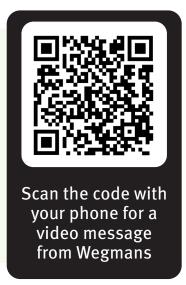
When calling Wegmans please be ready with your insurance card, a list of all prescriptions (or your prescription bottles), and your credit card.

WEGMANS MAIL ORDER PHARMACY

1-844-328-2550

Monday through Friday 8:30 a.m. - 9 p.m. 8:30 a.m. - 6 p.m. 8:30 a.m. - 6 p.m. 8:30 a.m. - 5 p.m.





CDPHP® is an HMO and a PPO with a Medicare contract. Enrollment in CDPHP Medicare Advantage depends on contract renewal. ATTENTION: If you speak a non-English language, language assistance services, free of charge, are available to you. Call 1-888-248-6522 TTY: 711). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-248-6522 (TTY: 711). 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-888-248-6522 (TTY: 711)

CDPHP® Health Resources



Helping Members Get and Stay Healthy

The CDPHP Health Hub

Explore customized well-being resources and nutritional guidance to help you make healthy choices each day. Earn CDPHP Life Points® Rewards that can be redeemed for gift cards.* Sign up by downloading the Personify Health app or visiting **join.personifyhealth.com**.



The CDPHP Care Team

Talk one-on-one with a nurse, registered dietitian, or pharmacist to get more information on a variety of health issues, ask questions about medications, receive help monitoring your health, and more. Call **1-888-942-3747** to chat with the team between 9 a.m. and 5 p.m. Monday through Friday.

Doctor On Demand®

Live video doctor visits 24/7 for physical and mental health from your smartphone, tablet, or computer. Visit **doctorondemand.com/cdphp/join** to register for your free account.



Mental Health Support

Receive personal assistance for mental health concerns by calling **1-888-320-9584** between 8 a.m. and 6 p.m. Monday through Friday. For urgent help after hours, call the crisis hotline at **1-855-293-0785**. Visit **cdphp.com/help** for more information.



Kick The Smoking Habit

Quit smoking or vaping with digital, phone-based, group, or one-on-one programs. Visit **cdphp.com/quitsmoking** for details.



Reproductive, Family Support, and Women's Health

From cycle tracking and trying to conceive, to pregnancy and parenthood, Ovia Health™ has multiple programs to fit your family planning needs. Plus, get education, support, and guidance to better understand and effectively manage menopause with confidence. Visit **cdphp.com/familyhealth** for more details.



Prevent Diabetes

Lose weight and prevent diabetes with Transform Prediabetes. This leading CDC-recognized diabetes prevention program combines live health coaching with a smartphone app, so staying on track with your health is easy. See if you qualify for the program by visiting **join.personifyhealth.com**.





^{*} Life Points Rewards are available on most employer group plans.

Helping Members Save Money

Fitness Reimbursement

Eligible members can be reimbursed up to \$600 per plan year (\$400 for subscriber, \$200 combined for covered dependents) for going to the gym, youth sports fees, parent and baby classes, fitness classes, digital fitness classes, and wearables fitness devices. Please note there is a cap on how much of your reimbursement amount can be used for qualified devices. Subscribers can be reimbursed up to \$200 for qualified devices (out of the \$400 maximum) and covered dependents can be reimbursed up to a combined \$100 for qualified devices (out of the \$200 maximum). For details, visit **cdphp.com/FitnessReimbursement**.

Weight Management Reimbursement

Eligible members can be reimbursed up to \$100 for participating in a qualifying weight management program. To learn more, visit **cdphp.com/weight-management**.



MyFitRxTM **Reimbursement**

Eligible members can be reimbursed up to \$50 per benefit year for completing MyFitRx (for ages 16+) at CDPHP Fitness Connect at the Ciccotti Center. Visit **cdphp.com/fitness**.



Parenting Preparation Reimbursement

Eligible members can be reimbursed up to \$75 for in-person or digital parenting preparation education classes such as childbirth, newborn care, or child and baby CPR. To learn more, visit **cdphp.com/pregnancy**.



Doula Reimbursement

Eligible members can be reimbursed up to \$1,500 for in-person or digital services provided by a certified and/or trained doula. To learn more, visit **cdphp.com/pregnancy**.



In Your Community

Free CDPHP Wellness Classes

Access to community wellness programs and online classes you can take from home. To learn more, go to **cdphp.com/classes**.



CDPHP Customer ConnectSM

Ask questions about your claims and benefits, request ID cards, enroll in a health plan, and more. Visit **cdphp.com/CustomerConnect** for locations and more.



Please check your policy for specific wellness benefit eligibility information.

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.



Multi-language Interpreter Services

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 deidentificación de miembro (TTY: 711).





CDPHP® Family Health Resources

Whether you're just starting your family, expanding your family, or have active kids at home, CDPHP has resources to support you at every stage of life. Learn more and get started with these services by visiting **www.cdphp.com/FamilyHealth**.



Reproductive, Pregnancy, and Parenting Support with Ovia Health

From menstrual health and trying to conceive, to pregnancy, parenthood and menopause support, Ovia Health™ is here for your family. Download the app that best aligns with your current family health goals: Ovia® or Ovia™ Parenting.



Doula Reimbursement

Eligible members can be reimbursed up to \$1,500 for in-person or digital services provided by a certified and/or trained doula. To learn more, visit **cdphp.com/pregnancy**.



Breastfeeding Support

Breastmilk is the perfect food for your baby and contains just the right amount of nutrients. CDPHP is here to help with breast pumps, classes, and getting the assistance you need. Learn more at **cdphp.com/pregnancy**.



Extra Support from The CDPHP Care Team

We know that sometimes it isn't easy to navigate your family's health needs on your own. The CDPHP Care Team is there to help you and your family, and if you're experiencing a high-risk pregnancy. To talk one-on-one with a member of the CDPHP Care Team, call **1-888-942-3747**.



Mental Health

Your mental health is just as important as your physical health. Receive 24/7 support with postpartum depression, anxiety, general depression, and/or drug and alcohol use by calling **1-888-320-9584**.



Fitness Reimbursement

Eligible members can be reimbursed up to \$600 per plan year (\$400 for subscriber, \$200 combined for covered dependents) for going to the gym, youth sports fees, parent and baby classes, fitness classes, digital fitness classes, or the purchase of a qualified wearable device. To learn more visit **cdphp.com/FitnessReimbursement**.



Kids on the Move

Help your kids get fit and become active with this 8-week individualized medical fitness program available at CDPHP Fitness Connect at the Ciccotti Center. Reimbursements are available for completing the program, which is for kids ages 7 to 15.

For more information, please check your policy for specific wellness benefit eligibility information.

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Mental Health and Substance Use

Here for you, when you need us most.

It can be tough to ask for help, and you may not know where to turn. If you're ready to take the first step, CDPHP® is here for you and your family. Our Behavioral Health Access Center is made up of a team of mental health care experts who understand what you're going through and can point you in the right direction.

Give us a call at 1-888-320-9584 between 8 a.m. and 6 p.m., Monday through Friday. If you need help afterhours, or if this is an emergency, press "1" to be connected with our crisis line.

LOCAL, IN-PERSON CARE

CDPHP partners with the area's best psychologists, psychiatrists, social workers, therapists, clinics, and facilities for all of your mental health and substance use disorder needs. If you're ready to meet with a local professional, visit **findadoc.cdphp.com** to locate a provider near you. If you need help selecting a provider that's right for you, just give us a call at **1-888-320-9584**.

VIRTUAL MENTAL HEALTH CARE

Technology makes it easier than ever to receive mental health services from the comfort of your home. CDPHP partners with some of the nation's best virtual mental health care providers, who offer counseling and medications (if needed).

	aptihealth aptihealth.com/CDPHP	Doctor On Demand® cdphp.com/doctorondemand	Valera cdphp.com/valera
Age Treated and Location	Adults, adolescents, and children 5+ years of age who live in New York state	Adults, adolescents, and children of all ages who live in the United States	Adults, adolescents, and children 12+ years of age who live in New York and other participating states
Specialty	Mild symptoms to severe, perinatal and postpartum depression, persistent mental illness	Mild symptoms to severe, perinatal and postpartum depression, relationships, trauma, and loss	Mild symptoms to severe, perinatal and postpartum depression, culturally-competent care, including LGBTQ services
Care within	Five days to three weeks of clinical consultation	48 hours	Seven days to three weeks of initial consultation
Language	Translation services available	Translation services available	12+ languages, American Sign Language (ASL)

24/7 CRISIS HOTLINE: If you have an emergency, please contact **1-888-320-9584**. For help afterhours, press **"1"** to be connected with our crisis hotline. Or, text **988** to reach the NYS Crisis Lifeline.

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.

Multi-language Interpreter Services

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Small steps lead to big changes.

Get started on your path to better health by visiting the CDPHP® Health Hub.

We'll help you make small, everyday changes focused on the areas you want to improve the most. With daily engagement, you'll build healthy habits and experience the lifelong rewards of better health.

The CDPHP Health Hub can be accessed from your smartphone or computer, giving you 24/7 access to powerful wellness resources right at your fingertips.

The CDPHP Health Hub can help you:

- ▶ Learn how to eat for energy, move more, sleep better, manage stress, and more
- ► Motivate others and be motivated to build new healthy habits
- ► Reach your health goals

Reap the rewards of better health

As you complete health-related activities, you'll earn points and move through levels. When you reach milestone levels, you unlock CDPHP Life Points® Rewards. Redeem the rewards for gift cards and merchandise.

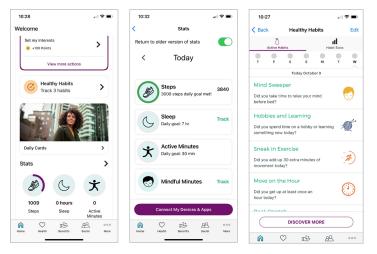


All adults age 18 and older in select plans are eligible. CDPHP Life Points Rewards accumulate per calendar year, per contract. Rewards must be redeemed by December 31 each year or prior to contract termination. Please check your member contract or call the number on your ID card to see if you're eligible.

Get started

Follow these easy steps for mobile or desktop:

- STEP 1 Search for the Personify Health app in either the App Store or Google Play and add it to your device or visit join.personifyhealth.com.
- **STEP 2** Enter CDPHP Fully Insured as your sponsor.
- on your CDPHP ID card, date of birth, and member ID. Your member ID is located on your ID card. Your member ID is nine characters, plus the two-digit number in front of your name.
- **STEP 4** Create your username and password.
- STEP 5 Set your interests to get personalized daily tips to help you eat healthy, get active, reduce stress, sleep well, and more!









TIP!

Turn on your mobile alerts so you don't miss out on fun opportunities. Go to your phone's Settings and find Personify Health in your installed apps. Go to Notifications > Allow/Show Notifications.



Health Hub

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Money back for working out

It pays to exercise with the CDPHP® fitness reimbursement

- ► Subscribers can be reimbursed up to \$400 per plan year and their dependents can be reimbursed up to a combined \$200 a total of up to \$600 per contract.*
- ► Gyms, specialty fitness studios, and paid digital fitness classes qualify for reimbursement.**
- ▶ Parent and baby classes such as parent and baby yoga, swim lessons, etc. also qualify.
- ➤ Youth sports fees for members under age 18 can be reimbursed under the dependent portion.
- ► A portion of the reimbursement can be used for wearable fitness devices.***



- * This benefit does not apply to all plans. Login at member.cdphp.com to check your plan contract or call member services at the number on your ID card to confirm eligibility.
- ** Fitness equipment does not qualify for reimbursement.
- *** Subscribers can be reimbursed up to \$200 for qualified devices (out of the \$400 maximum) and covered dependents can be reimbursed up to a combined \$100 for qualified devices (out of the \$200 maximum).

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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)。

Capital District Physicians' Health Plan, Inc. | CDPHP Universal Benefits, © Inc. | Capital District Physicians' Healthcare Network, Inc. 24-27995

Connect with us!

Tell us what you think at insights.cdphp.com/join



Get fitness tips, wellness ideas, and more! Follow us on social and visit **blog.cdphp.com**.













Capital District Physicians' Health Plan, Inc. CDPHP Universal Benefits,® Inc.

(518) 641-5000 or 1-800-993-7299 www.cdphp.com