Manatt Phelps & Phillips, LLP-2026

CDPHP®

Group Benefit Offering

A health plan that puts **you first**



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.



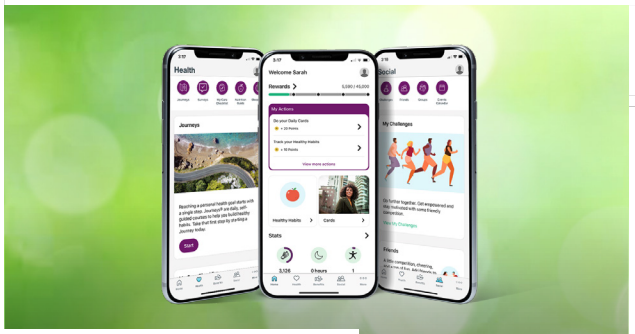
Family Health

- $0 primary care physician visits*
- Up to $1,500 doula reimbursement
- Fertility, pregnancy, and parenting tools



Mental Health Support

In-person counseling, virtual support, a crisis hotline, and more.



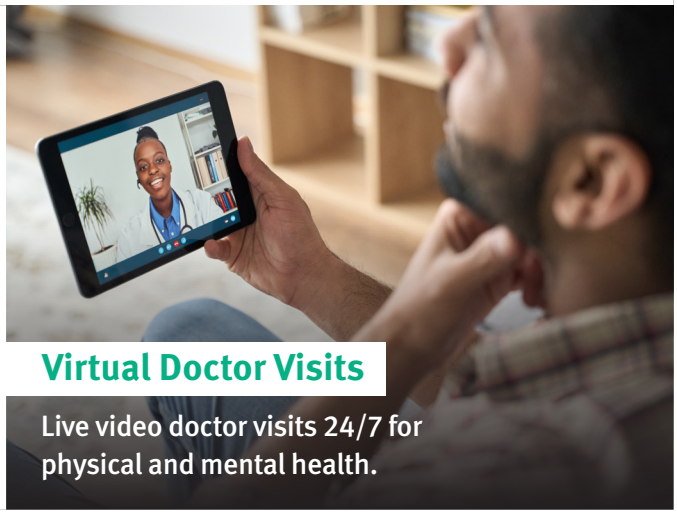
CDPHP Health Hub

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.**



Fitness and Weight Management Reimbursement

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.



Virtual Doctor Visits

Live video doctor visits 24/7 for physical and mental health.

** Subject to $0 cost sharing. Deductible applies on HSA qualified high deductible plans for non-preventive care visits.*

*** 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.*

Benefits vary by plan.

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:



CHECKUPS



VACCINATIONS



WELL-WOMAN AND WELL-BABY CARE



CANCER SCREENINGS

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**.

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.

Find CDPHP HMO network providers by visiting **findadoc.cdphp.com**.



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.



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 Connect℠

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.



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**.



For more health resources, visit **cdphp.com/wellness**

** 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**.

MyFitRx™ 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 Connect℠

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).

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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.

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CDPHP® | Health Hub

Be active, earn points!

The CDPHP® Health Hub offers you multiple ways to earn points – daily, weekly, monthly, and quarterly.

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

The healthier you are, the more points you can earn! Here are just some of the activities you can do to earn points.

Activities

- Track your steps
- Work out
- Connect a fitness device

Challenges

- Create a personal challenge
- Join a company challenge
- Add a friend outside your company

Nutrition

- Choose your eating type
- Browse healthy recipes
- Track your calorie intake

Sleep

- Choose your sleep profile
- Get more than seven hours of sleep a night
- Track your sleep nightly

And much more!

Start using the CDPHP Health Hub by downloading the Personify Health app.

LifePoints® REWARDS

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.

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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.



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:

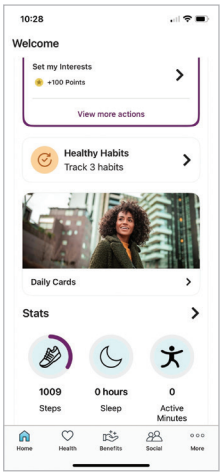
STEP 1 Search for the **Personify Health app** in either the App Store or Google Play and add it to your device or visit **join.personifyhealth.com**.

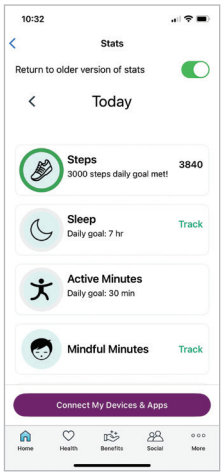
STEP 2 Enter **CDPHP Fully Insured** as your sponsor.

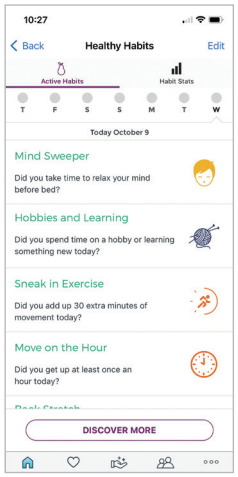
STEP 3 Enter your full name as it appears on your CDPHP ID card, date of birth, and member ID. Your member ID is located on your ID card. Your member ID is nine characters, plus the two-digit number in front of your name (do not include the hyphen).

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!







Download on the App Store

GET IT ON Google Play

If you have any questions or need assistance enrolling, contact Personify Health at **support@personifyhealth.com** or call customer service at **877-686-2003**.

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.

CDPHP® | 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.***

Learn more by visiting **cdphp.com/fitnessreimbursement**.



** 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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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**.

A plan for life.

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

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

24-28650 | 0924