



Keeping your business and your employees healthy

CDPHP® brings value to your business with award-winning customer service, a robust national network, and innovative, cost-saving plans. In 2022, as always, you can count on CDPHP to provide high quality benefits and personalized service that saves you money and helps your employees live their healthiest lives.



FREE PREVENTIVE CARE

Checkups, cancer screenings, and more



MENTAL HEALTH SERVICES

24/7 support including video doctor visits



HEARING AND VISION

Hardware, exams, LASIK surgery, and more



RX FOR LESS

Generic medications for as little as a penny a pill



PREGNANCY RESOURCES

Prenatal care through delivery and beyond



ONE-ON-ONE SUPPORT

Personalized assistance from the CDPHP Care Team



PREFERRED LABS AND RADIOLOGY

Free and low-cost services



ONLINE CLASSES

Fitness, wellness, weight loss, and more

SEE PAGE 2
FOR MORE!

Check out our innovative plans and more at www.cdphp.com.

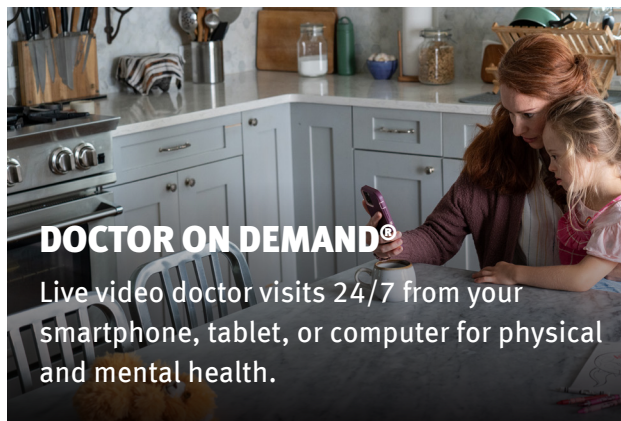
Benefits vary by plan

Employee favorites



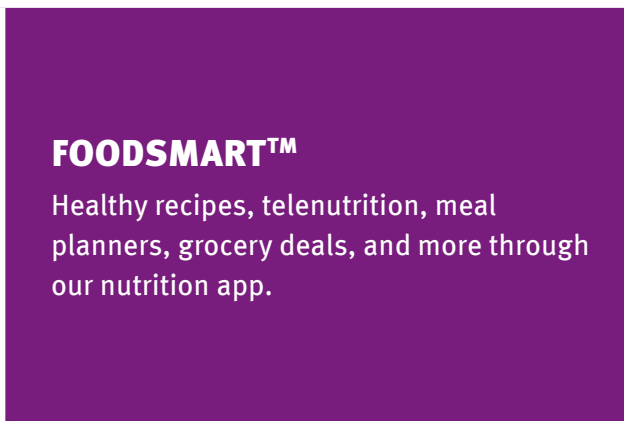
FITNESS AND WEIGHT MANAGEMENT REIMBURSEMENTS

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



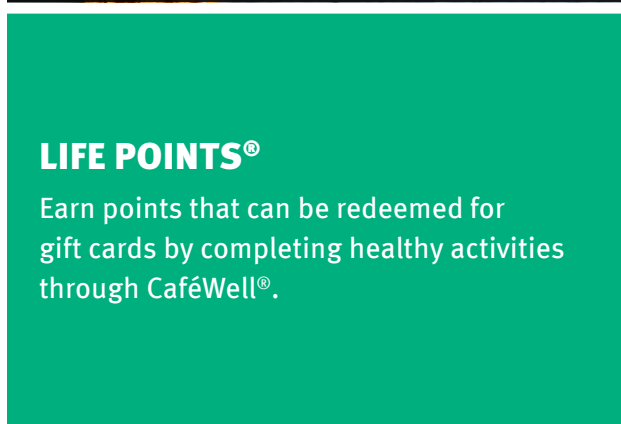
DOCTOR ON DEMAND®

Live video doctor visits 24/7 from your smartphone, tablet, or computer for physical and mental health.



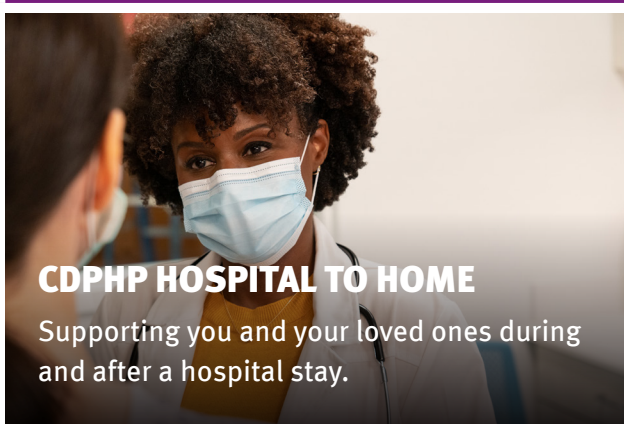
FOODSMART™

Healthy recipes, telenutrition, meal planners, grocery deals, and more through our nutrition app.



LIFE POINTS®

Earn points that can be redeemed for gift cards by completing healthy activities through CaféWell®.



CDPHP HOSPITAL TO HOME

Supporting you and your loved ones during and after a hospital stay.

**WANT TO
KNOW MORE?**

Check out www.cdphp.com/need



Changes You Should Know

CDPHP takes its role in providing health care coverage for your employees and clients seriously. These changes take effect at the time of benefits renewal in 2022. Refer to plan documents for complete details.

LARGE GROUPS, SMALL GROUPS, INDIVIDUALS

Doctor On Demand cost share	There will be a \$0 cost-share for live video doctor visits with Doctor On Demand. The deductible will apply for qualified high deductible plans. This benefit does not apply to Standard plans. The large group telemedicine rider is being retired and will not be available in 2022.
Virtual mental health with aptihealth	Members age 18 and older can receive virtual mental health and substance use support from the comfort of home with aptihealth. The program includes expert care from a therapist, a personalized care plan, weekly video sessions, in-app messaging, and more.
Virtual cardiac rehabilitation	The Movn virtual cardiac rehabilitation program uses an app, remote monitoring tools, a dedicated coach, and a personalized treatment plan to help members improve their cardiac health from the comfort of home.
Primary care visits for members under 19	There will be a \$0 cost-share for primary care physician visits for children to age 19. The deductible will apply to qualified high deductible plans for non-well preventive visits. The benefit does not apply to Standard plans.
Family health	Ovia Health provides digital support and personalized guidance for members on their parenthood journey. The program includes unlimited one-on-one support from an Ovia Health coach, access to daily health and wellness programs, symptom tracking, and more.
Weight management reimbursement	The weight management reimbursement is increasing to \$100.
Funding accounts	CDPHP is expanding its relationship with HealthEquity – our preferred Health Savings Account (HSA) partner – to include administration of Health Reimbursement Arrangements (HRAs) and Flexible Spending Accounts (FSAs) for new and renewing plans. HealthEquity delivers integrated solutions that combine intuitive technology with remarkable service for all funding account types, streamlining the administrator and employee experience.
Diabetic drugs	The member cost-share for diabetic drugs will be the lesser of their diabetic cost-share or their prescription cost-share if the member has prescription benefits with CDPHP. The benefit does not apply to Standard plans.
Out-of-pocket maximum	The maximum allowable out-of-pocket maximum for HSA-qualified high deductible plans will be \$7,050 (individual) and \$14,100 (family). The maximum allowable out-of-pocket maximum for non-high deductible plans will be \$8,700 (individual) and \$17,400 (family).
Prior authorization reminder	All genetic testing requires prior authorization.

INDIVIDUAL PLANS

Individual Standard Bronze Plans	Plan design changes have been made pursuant to state and federal requirements so the product fits into a compliant actuarial value.
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Tools to keep employees healthy

Offset employee expenses with a Health Savings Account

Pair any qualified high deductible plan with a health savings account (HSA) from HealthEquity®. When offering an HSA, you can contribute to your employees' accounts which helps them pay for:

- ✓ Copays
- ✓ Prescriptions
- ✓ Dental care
- ✓ Other medical expenses

Plus, HealthEquity is completely integrated with CDPHP. This provides a seamless experience for you and your employees with easy enrollment, less paperwork, and hassle-free claims.

ConnectRx

CDPHP retail pharmacy locations support all of your pharmacy needs and can provide free, same-day home delivery to surrounding areas. Visit pharmacyconnectrx.com for details.



A plan for life.

Incentivize employees to stay well with Healthy Direction

Healthy Direction programs help you save on costs while motivating employees to take control of their health. By completing healthy steps, employees can earn a **premium differential** or other incentives. Talk with your CDPHP account representative to sign up!

We manage enrollment, monitor step completion, and provide an employer toolkit. Plus, you'll get data and reporting about employee progress.

CDPHP Price Check™

With our price transparency tool, members can get a cost estimate on a range of health care services before choosing a provider. Learn more by visiting cdphp.com/pricecheck

#1 IN CUSTOMER SATISFACTION AMONG COMMERCIAL HEALTH PLANS IN NEW YORK

For J.D. Power 2021 award information, visit jdpower.com/awards

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

500 Patroon Creek Boulevard, Albany, NY 12206-1057
www.cdphp.com/need

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