

2023 EPO Plan

# CDPHP® Group Benefit Offering



A plan for life.



# Your partner in good health

As a health plan that puts its members first, CDPHP® provides a personalized experience and delivers the tools and resources you need to live your **healthiest life**. Whether you're trying to improve your health or maintain an active lifestyle, CDPHP has you covered.

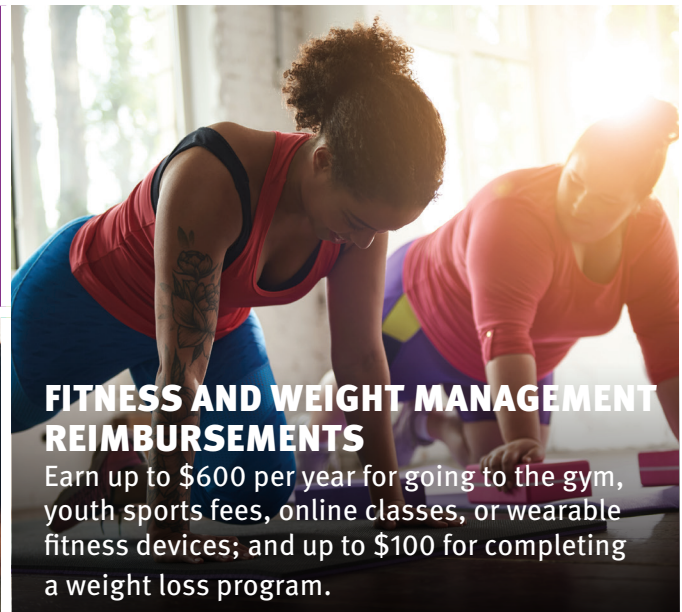
## CDPHP HEALTH HUB, POWERED BY VIRGIN PULSE

Complete healthy activities in a new digital wellness platform to earn CDPHP Life Points® Rewards that can be redeemed for gift cards, merchandise, or charitable donations.



## VIRTUAL DOCTOR VISITS

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

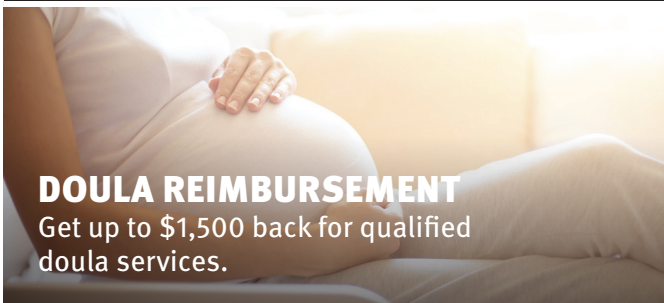


## FITNESS AND WEIGHT MANAGEMENT REIMBURSEMENTS

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

## CDPHP HOSPITAL TO HOME

An advocate by your side if and when you're in the hospital.



## DOULA REIMBURSEMENT

Get up to \$1,500 back for qualified doula services.



## CDPHP CONNECTRx, ON THE GO

Stay updated on Rx benefit changes, view your prescriptions, and see cost-saving alternatives.

To learn more about CDPHP programs, visit [cdphp.com/need](https://cdphp.com/need).

\* 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.



# We have you covered

## 24/7 Account Access

View and manage your benefits from anywhere by logging in to [member.cdphp.com](https://member.cdphp.com) or the My CDPHP app.

- ▶ View your medical, dental, and prescription drug benefits
- ▶ Replace missing ID cards
- ▶ Communicate with CDPHP
- ▶ Track, submit, and verify claims if you have a funding account



## CDPHP Price Check™

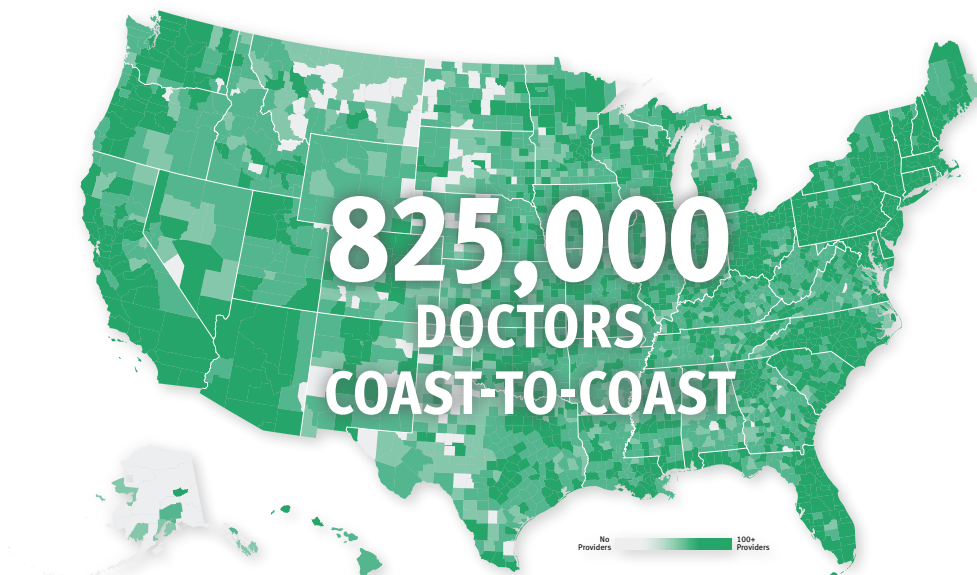
Get an estimated cost on a range of health care services before you choose a provider.

## More than 825,000 Doctors Nationwide

Most CDPHP plans include a national network.\* By seeing an in-network doctor, you pay significantly less than if you see an out-of-network doctor. In addition, all plans include worldwide coverage for emergency care.

CDPHP makes it easier than ever to locate a doctor with the redesigned online search tool, Find-A-Doc. Visit [findadoc.cdphp.com](https://findadoc.cdphp.com), enter some brief information, and you'll be on your way to finding the doctor or specialty provider you need!

Within Find-A-Doc, you'll have access to an extensive list of preferred locations for free or reduced cost radiology, X-ray, laboratory services, and more.




\* Available for EPO and PPO plans. Not available for HMO plans. Refer to your member materials or call member services at the number on your ID card to determine complete benefits.

# 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](https://cdphp.com/doctorondemand) and view your virtual options for mental health and substance use at [cdphp.com/mentalhealth](https://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.**



Knowing where to go can **save you time and money.**



# Ongoing support

## 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

If you need help, call **1-888-320-9584** Monday through Friday from 8 a.m. to 6 p.m. For help after-hours, call **1-855-293-0785**. Learn more at **[cdphp.com/mentalhealth](https://cdphp.com/mentalhealth)**.

## Family Health

Resources to support you and your family at every stage of life. Learn more at **[cdphp.com/familyhealth](https://cdphp.com/familyhealth)**.

## CDPHP Customer Connect<sup>SM</sup>

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

## Tools to Quit Smoking

Quit smoking or vaping with digital, phone-based, group, or one-on-one programs. Visit **[cdphp.com/quitsmoking](https://cdphp.com/quitsmoking)** for details.

## MedCheck

Let CDPHP help you manage your prescription drugs and avoid harmful drug interactions. Call the number on your member ID card to speak with one of our licensed pharmacists.

A photograph of a woman with dark, curly hair, wearing a striped tank top and orange pants, sitting on a green couch. She is smiling and holding a white mug with a geometric pattern. In the background, there is a large window and a green plant. A purple banner is overlaid at the bottom of the image.

CDPHP is here for **you and your family**.

# EPO



## Combining Quality and Convenience

Comprehensive coverage, wherever you go

With the exclusive provider organization (EPO), you get comprehensive coverage and a wide range of choices. As long as you seek care within the national network, you pay only a fixed copayment and a deductible (if any), or coinsurance per visit, with no referrals, and no surprises.

To locate a doctor, visit [findadoc.cdphp.com](http://findadoc.cdphp.com).

With our EPO plan:

**No charge for certain preventive care visits:**



CHECKUPS



VACCINATIONS



WELL-WOMAN AND  
WELL-BABY CARE



CANCER SCREENINGS

### PLUS:

- ▶ Travel out of the service area and CDPHP covers you [worldwide for emergency care](#).
- ▶ The EPO includes coverage virtually anywhere in the nation.
- ▶ No specialist referral paperwork required.
- ▶ Single-source referral phone line ([1-888-94-CDPHP](tel:1-888-94-CDPHP)) directs you to the program that best fits your needs.

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](http://www.cdphp.com).

### IF YOUR PLAN HAS A DEDUCTIBLE

A deductible is the amount you pay for covered health care services before your insurer begins paying. If your cost exceeds that amount, your plan will cover the remainder, or a percentage of it. Refer to your member contract for specific deductible information for your plan.



# Five things you should know as you get started with CDPHP®

- 1** You do not need to designate a primary care physician or seek a referral before seeing a participating specialist.
- 2** All of your care must be provided within the CDPHP UBI network.
- 3** Out-of-network care is covered only in an emergency or if pre-approved by CDPHP UBI.
- 4** To find participating physicians across the nation, go to [findadoc.cdphp.com](http://findadoc.cdphp.com).
- 5** If your benefit plan calls for a deductible or percentage coinsurance, please ask your physician's office to file a claim on your behalf and bill you later for the balance you owe.

#### **Discrimination is Against the Law**

Capital District Physicians' Health Plan, Inc. (CDPHP®) complies with applicable federal civil rights laws and does 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 de identificación de miembro (TTY: 711).

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）。



# Dependable Rx coverage



Prescription medications can have a big impact on your health and on your wallet. That's why it's important to know how your prescription drug coverage works. CDPHP makes it easy to save at the pharmacy and get the medications you need.

Log in to [member.cdphp.com](https://member.cdphp.com) to view all pharmacy benefit coverage details.



## Take Control of Your Prescriptions

Download the **CDPHP ConnectRx, On the Go** app to stay updated about Rx benefit changes, view your prescriptions, and see cost-saving alternatives.



## ConnectRx

CDPHP retail pharmacy locations support all of your pharmacy needs and can provide free home delivery to surrounding areas. Visit [pharmacyconnectrx.com](https://pharmacyconnectrx.com) for more.



## A Penny a Pill!\*

With **Rx for Less**, get deep discounts on specific generic drugs at pharmacies like ConnectRx, Hannaford, Price Chopper/Market 32, and more! Visit [cdphp.com/less](https://cdphp.com/less) for the full list of pharmacies and prescription drugs that are part of the program.



## Mail Order\*\*

**Prescription Mail Order Service** allows you to have up to a 90-day supply mailed to your home at a **lower copayment**.

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.

Members have access to the Premier Rx network, which allows you to fill prescriptions at virtually all chain store pharmacies and most independents.

For more information, visit [www.cdphp.com/RxCorner](https://www.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.





# Rx for Less

## Medications for as Low as a Penny a Pill

With Rx for Less, CDPHP® members with prescription drug benefits can get deep discounts on specified generic drugs when purchased at the following pharmacies:

- ▶ ConnectRx
- ▶ Food Lion
- ▶ Giant Food
- ▶ Hannaford
- ▶ Kinney Drugs
- ▶ Market 32/  
Price Chopper
- ▶ Rite Aid
- ▶ ShopRite
- ▶ Stop & Shop
- ▶ Walgreens
- ▶ Walmart
- ▶ Multiple independent  
pharmacies

For more details, go to [cdphp.com/save](https://cdphp.com/save). If you're a CDPHP Medicare Advantage member, you can view your Rx for Less drug list online at that page.

*Effective January 1, 2023*

Drug Label Name	Quantity Example	Rx For Less Price
<b>ANTI-INFLAMMATORY</b>		
DICLOFENAC SOD 50MG EC, 75MG EC TAB	90	\$0.90
IBUPROFEN 400 MG, 600 MG, 800 MG TAB	90	\$0.90
INDOMETHACIN 25 MG CAP	90	\$0.90
MELOXICAM 7.5 MG, 15 MG TAB	90	\$0.90
NAPROXEN 375 MG, 500 MG TAB	90	\$0.90
<b>ASTHMA</b>		
ALBUTEROL NEB 0.083%	150	\$5.00
IPRATROPIUM NEB 0.2 MG/ML	150	\$3.00
MONTELUKAST 10MG TAB	90	\$0.90
<b>BEHAVIORAL HEALTH</b>		
BUSPIRONE 5 MG, 10 MG TAB	90	\$0.90
CITALOPRAM 20 MG, 40 MG TAB	90	\$0.90
ESCITALOPRAM 10MG, 20MG TAB	90	\$0.90
FLUOXETINE 10 MG, 20MG CAP	90	\$0.90
LITHIUM CARBONATE 150 MG, 300 MG CAP	90	\$0.90
NORTRIPTYLINE 10 MG, 25 MG CAP	90	\$0.90
PAROXETINE 10 MG, 20MG TAB	90	\$0.90
QUETIAPINE 50 MG, 100 MG TAB	90	\$4.50
QUETIAPINE 200 MG, 300 MG TAB	90	\$18.00
RISPERIDONE 0.25 MG, 0.5 MG, 1 MG, 2 MG TAB	90	\$0.90
SERTRALINE 25 MG, 50 MG, 100 MG TAB	90	\$0.90
TRAZODONE 50 MG, 100 MG, 150 MG TAB	90	\$0.90
VENLAFAXINE 37.5 MG, 75 MG, 150 MG CAP SR 24HR	90	\$0.90
<b>BLOOD THINNER</b>		
WARFARIN/JANTOVEN 1 MG - 10 MG TAB	90	\$0.90
<b>CARDIAC/BLOOD PRESSURE</b>		
<b>ACE INHIBITORS</b>		
BENAZEPRIL HCL 5 MG, 10 MG, 20 MG, 40 MG TAB	90	\$0.90
ENALAPRIL MALEATE 2.5 MG, 5 MG, 10 MG, 20 MG TAB	90	\$0.90
ENALAPRIL-HCTZ 5-12.5 MG, 10-25 MG TAB	90	\$0.90
FOSINOPRIL SODIUM 10 MG, 20MG, 40 MG TAB	90	\$0.90
LISINOPRIL 2.5 MG, 5 MG, 10 MG, 20 MG, 30 MG, 40 MG TAB	90	\$0.90
LISINOPRIL-HCTZ 10-12.5 MG, 20-12.5 MG, 20-25 MG TAB	90	\$0.90
QUINAPRIL 5 MG, 10 MG, 20 MG, 40 MG TAB	90	\$4.50
QUINAPRIL-HCTZ 10-12.5 MG, 20-12.5 MG TAB	90	\$4.50
RAMIPRIL 1.25 MG, 2.5 MG, 5 MG, 10 MG CAP	90	\$4.50

**MORE DRUGS ON THE NEXT PAGE ➡**

Drug Label Name	Quantity Example	Rx For Less Price
<b>ANGIOTENSIN II RECEPTOR BLOCKERS (ARBs)</b>		
IRBESARTAN TAB 75 MG, 150 MG, 300 MG TAB	90	\$18.00
LOSARTAN POTASSIUM 25 MG, 50 MG, 100 MG TAB	90	\$0.90
<b>BETA-BLOCKERS</b>		
ATENOLOL 25 MG, 50 MG , 100 MG TAB	90	\$0.90
ATENOLOL-CHLORTHAL 50-25 MG, 100-25 MG TAB	90	\$0.90
BISOPROLOL-HCTZ 2.5-6.25 MG, 5-6.25 MG, 10-6.25 MG TAB	90	\$0.90
CARVEDILOL 3.125 MG, 6.25 MG, 12.5 MG, 25 MG TAB	90	\$0.90
METOPROLOL ER SUC 25 MG, 50 MG, 100 MG TAB	90	\$0.90
METOPROLOL TARTRATE 25 MG, 50 MG, 100 MG TAB	90	\$0.90
PROPRANOLOL 10 MG, 20 MG, 40 MG, 80 MG TAB	90	\$0.90
<b>CALCIUM CHANNEL BLOCKERS</b>		
AMLODIPINE 2.5 MG, 5 MG, 10 MG TAB	90	\$0.90
DILTIAZEM 30 MG, 60 MG, 90 MG, 120 MG TAB	90	\$0.90
VERAPAMIL 80 MG, 120 MG TAB	90	\$0.90
<b>DIURETICS</b>		
BUMETANIDE 0.5 MG, 1 MG, 2MG TAB	90	\$0.90
FUROSEMIDE 20 MG, 40 MG, 80 MG TAB	90	\$0.90
HYDROCHLOROTHIAZIDE 12.5 MG CAP	90	\$0.90
HYDROCHLOROTHIAZIDE 25 MG, 50 MG TAB	90	\$0.90
SPIRONOLACTONE 25 MG, 50 MG TAB	90	\$0.90
TRIAMTERENE-HCTZ 37.5-25 MG CAP	90	\$0.90
TRIAMTERENE-HCTZ 37.5-25 MG, 75-50 MG TAB	90	\$0.90
<b>OTHER — CARDIAC</b>		
CLONIDINE 0.1 MG, 0.2 MG, 0.3 MG HCL TAB	90	\$0.90
GUANFACINE 1 MG, 2 MG TAB	90	\$0.90
TERAZOSIN 1 MG, 2 MG, 5 MG, 10 MG CAP	90	\$0.90
<b>CHOLESTEROL (STATINS)</b>		
ATORVASTATIN 10 MG, 20 MG, 40 MG, 80 MG TAB	90	\$10.00
LOVASTATIN 10 MG, 20 MG TAB	90	\$1.00
LOVASTATIN 40 MG TAB	90	\$5.00
PRAVASTATIN SODIUM 10 MG, 20 MG, 40 MG TAB	90	\$15.00
SIMVASTATIN 10 MG, 20 MG, 40 MG, 80 MG TAB	90	\$1.00
<b>DIABETES</b>		
GLIMEPIRIDE 1 MG, 2 MG, 4 MG TAB	90	\$0.90
GLIPIZIDE 5 MG, 10 MG TAB	90	\$0.90
GLIPIZIDE XL 2.5 MG, 5 MG, 10 MG TAB	90	\$0.90
METFORMIN HCL 500 MG, 850 MG, 1,000 MG TAB	90	\$0.90
METFORMIN HCL ER 500 MG, 750 MG TAB	90	\$0.90
<b>GOUT</b>		
ALLOPURINOL 100 MG, 300 MG TAB	90	\$0.90
<b>OSTEOPOROSIS</b>		
ALENDRONATE SODIUM 35 MG, 70 MG TAB *	12	\$3.00
<b>STEROIDS</b>		
PREDNISONE 5 MG, 10 MG TAB	90	\$0.90
<b>VITAMINS/SUPPLEMENTS</b>		
FOLIC ACID 1 MG TAB	90	\$0.90

Rx for Less pricing is not applicable to mail-order drugs. Drugs and prices are subject to change at anytime.

\* Dosing schedule for Alendronate is 1 tab per week. Price shown is for 12 tabs (90-day supply).





# Important Pharmacy Benefit Changes

Prescription drugs play an important role in keeping you healthy, and CDPHP is always looking for new ways to help you access medications at the most affordable price and with the best outcomes. With this in mind, we're making multiple improvements to our pharmacy benefits starting January 1, 2023.

## NEW PHARMACY BENEFIT MANAGER

Capital Rx will be the new CDPHP pharmacy benefit manager (PBM) replacing CVS Caremark. PBMs manage prescription drug benefits on behalf of health insurers. Capital Rx is not a pharmacy.

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.

You'll continue to have access\* to national pharmacy chains and supermarkets, including CVS, Walgreens, Walmart, Rite Aid, Price Chopper/Market 32, Hannaford, Kinney Drugs, and Wegmans, as well as most other pharmacies you've had in the past.

## NEW ID CARDS

All CDPHP members will receive a new member ID card in the mail by the end of December 2022. The new ID card includes new pharmacy claim processing information.

**Be sure to use the new ID card at your pharmacy and doctor's office starting January 1, 2023.**

## SPECIALTY MEDICATIONS

CVS Specialty will continue to be our national specialty pharmacy. You will not have any changes to specialty prescriptions or the process to fill/receive specialty prescriptions.

Read about all 2023 pharmacy benefit changes at [cdphp.com/RxChanges](https://cdphp.com/RxChanges). You can also view your prescription benefit coverage details at [member.cdphp.com](https://member.cdphp.com).

\* Applies to members who have health plans through their employer, Medicare Advantage, Child Health Plus, and Essential Plan. The pharmacy network for Medicaid and Medicaid HARP will differ.



## NEW MAIL ORDER PARTNER AND HOME DELIVERY OPTIONS

Skip the trip to the pharmacy and have prescriptions delivered right to your door – all at no extra cost!

### Free Home Delivery with ConnectRx

Our very own pharmacies, ConnectRx, offer free and personalized home delivery services in the broader Capital Region. With locations in Watervliet, Clifton Park, and Latham, you can pick up your prescriptions in-person or have them delivered. Visit [pharmacyconnectrx.com](https://pharmacyconnectrx.com) to learn more.

### Walmart Home Delivery is the new CDPHP mail order pharmacy

Our prescription mail-order service will now be managed by Walmart Home Delivery. Walmart Home Delivery is a prescription mail order company, so you will not need to visit a retail Walmart location when using this service. This service is perfect for members who take medications to treat chronic conditions. On or after January 3, 2023, call the pharmacy number on the back of your member ID card to set up your account, provide your payment information, and have current mail order prescription refills transferred from Caremark to Walmart Home Delivery (transfers only apply to unexpired refills for non-controlled substances). Members who currently use this service will also receive separate communications about this change.

## PRESCRIPTION SAVINGS OPPORTUNITIES

CDPHP members can save on prescription medications through the Rx for Less program. Many generic prescription drugs are available for as little as a penny a pill. Starting in 2023, the program is doubling in size with the addition of multiple chain pharmacies, plus independent pharmacies. **The Rx for Less pharmacies are:** ConnectRx, Hannaford, Market 32/Price Chopper, ShopRite, and Walmart. Starting January 1, 2023: Walgreens, Rite Aid, Food Lion, Kinney Drugs, Stop & Shop, Giant Foods, and multiple independent pharmacies.



Save on prescriptions  
at **more pharmacies!**

**PLEASE NOTE:** CVS has opted to be removed from the Rx for Less program. You can still fill prescriptions at CVS pharmacies after December 31, 2022, but the Rx for Less discount will no longer apply. If you are currently filling an Rx for Less medication at CVS and would like to continue receiving a discount on prescriptions through the Rx for Less program, you can transfer applicable prescriptions to a different Rx for Less retail pharmacy.

Switch to a different Rx for Less pharmacy by downloading the CDPHP ConnectRx, On the Go app. You can also call the pharmacy you would like to switch to and let them know you want to transfer your prescriptions there.

To learn more, visit [cdphp.com/save](https://cdphp.com/save).



### Manage Prescriptions in the Palm of Your Hand

Download the **CDPHP ConnectRx, On the Go** app to change pharmacies quickly and easily, plus view prescriptions and cost-saving alternatives. To download the app, text **RX** to **237471** or scan the QR code.



*All pharmacy network changes are pending NYS Department of Health approval.*



**A plan for life.**



# Prescription Mail Order Services



Skip the trip to the pharmacy and get medications you take on a regular basis delivered conveniently to your front door. Plus, there's no charge for standard delivery!

The mail order service can only be used for medications you take for chronic or long-term conditions, such as high blood pressure or asthma. For short-term medications, such as an antibiotic, use a retail pharmacy in your plan's network.

**YOU HAVE OPTIONS!** You can choose to use **Walmart Mail Order Pharmacy** or **Costco Mail Order Pharmacy** for prescription delivery.

FEATURES	WALMART MAIL ORDER PHARMACY	COSTCO MAIL ORDER PHARMACY
Register for an account online	✓	✓
Online member portal to manage prescriptions		✓
Order status and tracking availability	Phone Only	Online and Phone
Ship prescription(s) to multiple addresses		✓
Option for expedited shipping	✓	✓
Credit card limit per prescription without verification	\$250	\$75
Learn more or sign up	<a href="http://www.walmart.com/mailorder">www.walmart.com/mailorder</a>	<a href="http://www.costco.com/home-delivery">www.costco.com/home-delivery</a>
Or to sign up/transfer prescriptions, call the prescription drug number on the back of your ID card and choose the mail order option.		

*Mail order services are available with certain CDPHP plans that have prescription drug coverage. Please check your member contract to see if your plan includes this service.*





# More Price Transparency than Ever Before

Your employees deserve to know what they're paying – or could be paying – for their prescription drugs. And, it could save your business money in the process.

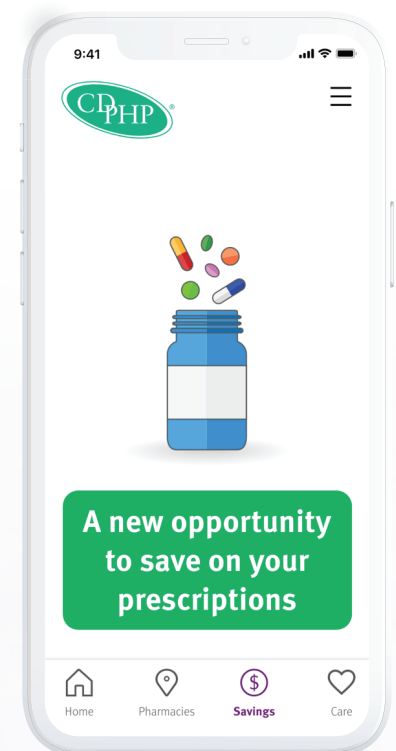
Our pharmacy app, **CDPHP ConnectRx, On the Go**, will enable your employees to:

- ▶ View their current medication list and alert them to savings opportunities
- ▶ See if they're eligible for additional savings using a CDPHP Rx for Less pharmacy
- ▶ Request a medication or pharmacy switch
- ▶ View how much a medication will cost\*
- ▶ Get alerts about screenings or appointments they may need to stay healthy
- ▶ And more!

**CDPHP ConnectRx, On the Go is now available in the App Store or Google Play.** Employees should have their CDPHP member ID handy to fill in personal information, register, and begin saving money on their prescription drugs!

For questions or additional guidance on money-saving opportunities, please contact your CDPHP representative.

*\* Pricing cannot be calculated for drugs requiring prior authorization.*





# Logging into Your Account

By setting up a member account, you can easily access health resources from the comfort of your home computer, laptop, or mobile device.

Not registered yet? It's easy. Navigate to [member.cdphp.com](https://member.cdphp.com) and click the **Register** link to create an account. You will need your member ID number (from your ID card) and a few other pieces of identifying information.

Here is an overview of resources available to you once you've logged in:

Self-Serve Options	Name or change your PCP (for applicable plans), complete the Release of Information (ROI) form, and submit reimbursement for medical claims paid out of pocket.
CDPHP® Price Check™	Get an estimated cost on a range of health care services before you choose a provider. This tool gives you more control of your health care dollars by allowing you to compare prices and plan for expenses in advance.
Benefits Information	A breakdown of your medical, prescription, and dental plans, as well as your funding account details (if any).
Claims Center	Use this tool to check the status of medical, dental, and prescription claims for you and your dependents under the age of 18.
Deductible Accumulator and Limit Information	Know how much of your deductible has been satisfied and the benefit limits for various services.
Dental Benefits	View your dental benefits and claims activity, find a dentist, and more.
Drug Coverage and Pricing	View your prescription drug plan and benefits, contact a pharmacist, and more.
Healthy Activities and Challenges	Earn CDPHP Life Points® Rewards by taking steps to better your health.*
Funding Accounts (if applicable)	Access your HRA, FSA, and/or HSA account details, including your contributions and balance. You can also track spending, view and submit claims, and substantiate debit card transactions.
Contact Us	This tool comes in handy when you need to communicate securely via email with CDPHP regarding a benefit or claims inquiry.
Member ID Cards	Misplaced your ID card? No problem! Click this option to view and print your ID card and order a new one for yourself and your covered family members. You can also download the My CDPHP app on your smartphone to have your ID card handy at all times.
My Account	This page lists the personal information CDPHP has on file for you, including your name, address, date of birth, phone number, and more. Use the Edit function to make updates.
Helpful Videos	View tutorials on staying healthy, finding care, and understanding health insurance, and more by logging into your member account, clicking the <b>Health &amp; Wellness</b> tab, and selecting <b>Helpful Videos</b> .

Need help getting started? Call a CDPHP member services representative at the number on your ID card.

\* Life Points Rewards available on most group plans.

# Quality Care – Anytime, Anywhere



\* Subject to deductible on high deductible plans

Connect with a doctor from your phone, tablet, or computer 365 days a year, 24/7.

## A Doctor's Touch at the Touch of a Button

Through live video, meet with a board-certified doctor anytime you need. The doctor can discuss your medical and/or mental health history, review symptoms, recommend treatment, and prescribe medication if needed. So there are no surprises, at the beginning of each visit you'll be told how much you have to pay out of pocket.\*\*

What's more, your primary care physician (PCP) can receive relevant notes from Doctor On Demand regarding your appointment to better coordinate your care. Check with your PCP at your next visit.

## Treatment for Hundreds of Health Conditions

Don't have time to wait at urgent care but need a doctor? Doctor On Demand physicians treat a wide variety of common medical issues, such as:

- ▶ Allergies
- ▶ Colds, coughs, congestion, flu, and COVID-19
- ▶ Depression and anxiety
- ▶ Heartburn and indigestion
- ▶ High blood pressure
- ▶ Migraines
- ▶ Pink eye
- ▶ Rashes
- ▶ Sprains
- ▶ Urinary tract infections
- ▶ And more!

## How to Get Started

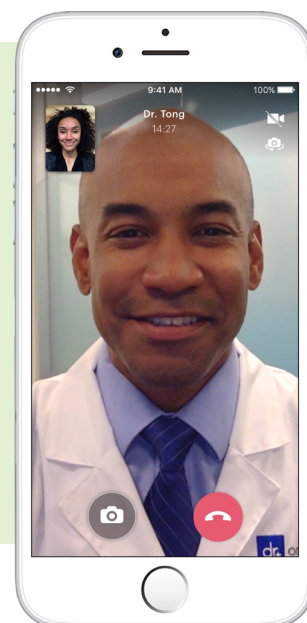
1. Visit [doctorondemand.com/cdphp/join](https://doctorondemand.com/cdphp/join) or download the app from the App Store or Google Play on your smartphone.
2. Register for your free account.

**FOR WEBSITE USERS:** Click **Join Now** on the upper right side of the homepage, then follow the screen prompts.

**FOR APP USERS:** Click **Sign Up** on the bottom right corner of the app, then follow the screen prompts.

During the registration process, be sure to add CDPHP® as your insurance provider and include your group/member ID number to receive the correct pricing.

Visit [doctorondemand.com/cdphp/join](https://doctorondemand.com/cdphp/join) to learn more.



\*\* Costs vary by plan type.



# 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 preeminent psychologists, psychiatrists, social workers, therapists, and other mental health care experts 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](https://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

Your mental health care needs don't always happen during business hours. That's why CDPHP partners with some of the nation's best virtual mental health care providers, many of whom are available 24/7!

	Age Treated and Location	Specialty	Care within	Language
<b>aptihealth</b> <a href="https://aptihealth.com/CDPHP">aptihealth.com/CDPHP</a>	Adults, adolescents, and children 5+ years of age who live in New York state	Mild symptoms to severe, persistent mental illness	Five days of clinical consultation	English
<b>Brave Health</b> <a href="https://bebravehealth.com/patients">bebravehealth.com/patients</a>	Adults and adolescents 16+ years of age who live in New York state	Mild to severe symptoms; specializing in therapy groups including Dialectical behavior therapy (DBT)	One to two weeks of initial consultation	English
<b>Doctor On Demand®</b> <a href="https://cdphp.com/doctorondemand">cdphp.com/doctorondemand</a>	Adults, adolescents, and children of all ages who live in the United States	Anxiety, depression, postpartum, relationships, trauma, and loss	48 hours	Translation services available
<b>Valera</b> <a href="https://cdphp.com/valera">cdphp.com/valera</a>	Adults, adolescents, and children 6+ years of age who live in New York state	Mild to severe symptoms; culturally-competent care, including LGBTQ services	One week of initial consultation	12+ languages, American Sign Language (ASL)

## CRISIS HOTLINE

You have an emergency, please contact **1-888-320-9584**.

For help afterhours, press "1" to be connected with our crisis hotline.



### Discrimination is Against the Law

Capital District Physicians' Health Plan, Inc. (CDPHP®) complies with applicable federal civil rights laws and does 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 de identificación de miembro (TTY: 711).

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）。

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# Free virtual fitness classes

Get fit from the comfort of home with free online fitness classes from CDPHP.

You do NOT have to be a CDPHP® member to take advantage of this free community resource.

Workouts include aerobic exercises, strength training, boxing, yoga, and more.

To see what classes are available, visit [www.cdphp.com/classes](http://www.cdphp.com/classes) and click on the **Start Watching** box.



# CDPHP® Health Resources



## Helping Members Get and Stay Healthy

### The CDPHP Health Hub, powered by Virgin Pulse

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 or merchandise.\* Sign up by downloading the Virgin Pulse app or visiting [join.virginpulse.com](https://join.virginpulse.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](https://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/mentalhealth](https://cdphp.com/mentalhealth) 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](https://cdphp.com/quitsmoking) for details.



### Reproductive and Family Support

From cycle tracking and trying to conceive, to pregnancy and parenthood, Ovia Health™ has multiple programs to fit your family planning needs. Visit [cdphp.com/familyhealth](https://cdphp.com/familyhealth) for more details.



### Prevent Diabetes

Lose weight and prevent diabetes with VP Transform for 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.virginpulse.com](https://join.virginpulse.com).



For more health resources, visit [cdphp.com/wellness](https://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, digital fitness classes, or the purchase of a qualified wearable fitness device. 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](https://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](https://cdphp.com/weight-management).



### Rx for Less

Get discounts on specific generic drugs when purchased at participating retailers. Visit [cdphp.com/less](https://cdphp.com/less) for more information.



### 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](https://cdphp.com/fitness).



### Save on Prescriptions

Download the CDPHP ConnectRx, On the Go app to see your personal list of medications and get alerted to savings opportunities.



### Maternal Health Education Reimbursement

Eligible members can be reimbursed up to \$75 for in-person or digital maternal health education classes. To learn more, visit [cdphp.com/pregnancy](https://cdphp.com/pregnancy).



### Doula Reimbursement

Eligible members can be reimbursed up to \$1,500 for in-person or digital services provided by a certified doula. To learn more, visit [cdphp.com/pregnancy](https://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](https://cdphp.com/classes).



### CDPHP Customer Connect<sup>SM</sup>

Ask questions about your claims and benefits, request ID cards, enroll in a health plan, and more. Visit [cdphp.com/CustomerConnect](https://cdphp.com/CustomerConnect) for locations and more.



*Please check your policy for specific wellness benefit eligibility information.*

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### Connect with us!

Tell us what you think at  
[insights.cdphp.com/join](https://insights.cdphp.com/join) 

Get fitness tips, wellness ideas,  
and more! Follow us on social  
and visit [blog.cdphp.com](https://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](https://www.cdphp.com)

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