



# Keeping Employees Healthy. Saving You Money.

CDPHP® brings value to your business with award-winning customer service; a national network with competitive rates; and superior plans. For 2020, members have access to innovative tools and personalized services that help them live their healthiest lives. Whether your employees are trying to improve their health or simply maintain an active lifestyle, CDPHP has them covered.



#### FREE PREVENTIVE CARE

Checkups, cancer screenings, and more



#### CVS DISCOUNTS

20 percent off CVS-branded health products



#### NO-COST WELLNESS

Free gym access and nutrition services



#### RX FOR LESS

Generic medications for as little as a penny a pill



#### INTEGRATED HEALTH SAVINGS ACCOUNTS

HSA solutions with qualified plans



#### LASIK BENEFIT

Better vision at a lower cost



#### PREFERRED LABS

Free and low-cost services

SEE PAGE 2  
FOR MORE!

Check out our innovative plans and more at [www.cdphp.com](http://www.cdphp.com).

# Employee Favorites



## **ZIPONGO®**

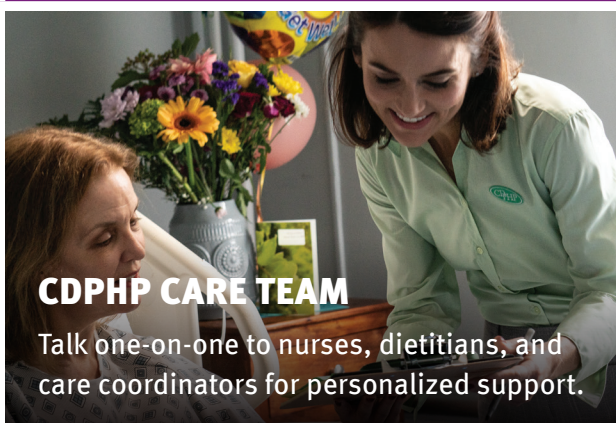
Healthy recipes, meal planners, grocery deals, and more through our nutrition app.

## **GYM AND WEIGHT MANAGEMENT REIMBURSEMENTS**

Earn up to **\$600** per year for going to the gym and **\$75** for completing a weight loss program.

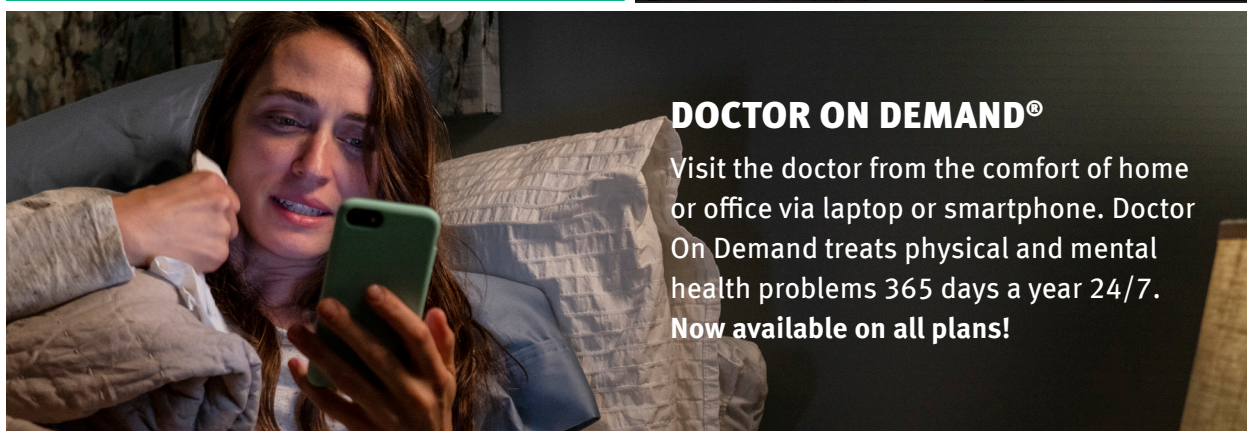
## **LIFE POINTS®**

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



## **CDPHP CARE TEAM**

Talk one-on-one to nurses, dietitians, and care coordinators for personalized support.



## **DOCTOR ON DEMAND®**

Visit the doctor from the comfort of home or office via laptop or smartphone. Doctor On Demand treats physical and mental health problems 365 days a year 24/7. **Now available on all plans!**

**WANT TO  
KNOW MORE?**

Check out [www.cdphp.com/need](http://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 2020. Refer to plan documents for complete details.

### LARGE GROUPS, SMALL GROUPS, INDIVIDUALS

<b>New wellness benefits</b>	A variety of wellness programs have been added focusing on youth fitness, chronic condition management, and maternity.
<b>Fertility services</b>	Coverage has been added for standard fertility preservation services including the collecting, preserving, and storing of ova and sperm.
<b>Enteral Formula</b>	The definition of what is covered on the Enteral Formula Mandate has been updated.
<b>Drug tier and formulary changes</b>	Drug tier changes and formulary updates are limited to four updates per year.
<b>Mental health and substance use</b>	Contract language regarding prior authorization and concurrent review for mental health and substance use has been updated based on New York state mandates.
<b>Minimum deductible and out-of-pocket maximum</b>	Per IRS guidelines, the minimum allowable deductible for HSA-qualified high deductible plans will be \$1,400 (individual) and \$2,800 (family), while the maximum allowable out-of-pocket maximum for HSA-qualified high deductible plans will be \$6,900 (individual) and \$13,800 (family). Per federal guidelines, the maximum allowable out-of-pocket maximum for non-high deductible plans will be \$8,150 (individual) and \$16,300 (family).
<b>Prior authorization changes</b>	For all CDPHP UBI plans, new or revised prior authorization changes are outlined in the member contract. Prior authorization is no longer the member's responsibility; providers will now be responsible for obtaining prior authorization. The prior authorization member penalty no longer applies.

### LARGE GROUPS

<b>In-vitro fertilization</b>	Members are covered for three cycles of in-vitro fertilization treatments per lifetime.
<b>Outpatient cardiac and pulmonary rehabilitation</b>	There will be no member cost share for office-based outpatient cardiac and pulmonary rehabilitation. Deductible will apply for qualified high-deductible plans.
<b>Inpatient hospital copays</b>	Inpatient hospital copays are limited to two per single/three per family per plan year. After the limit is met future admissions are not subject to copayments.
<b>Home Health Care</b>	Out-of-network coinsurance will apply for home health care on PPO and HDPPPO plans.
<b>Prior authorization changes</b>	For PPO and HDPPPO plans, prior authorization for out-of-network services will still be the member's responsibility. There will be no penalty, but if the service is deemed not medically necessary, the member will be responsible for the entire provider charge.

### INDIVIDUAL PLANS

<b>Vision, acupuncture, and wellness benefits</b>	Adult vision and hardware benefits, acupuncture, Lasik, and a gym membership reimbursement have been added for individual non-standard platinum and gold plans.
<b>Skilled nursing facilities</b>	For individual standard plans, skilled nursing facilities are now covered for 200 days.

Pending Department of Financial Services approval





Capital District Physicians' Health Plan, Inc.  
CDPHP Universal Benefits,® Inc.  
Capital District Physicians' Healthcare Network, Inc.  
500 Patroon Creek Boulevard  
Albany, NY 12206-1057

19-11842

NEW 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.

## HEALTHY DIRECTION

Incentivize employees to stay healthy.  
Save on health care costs.

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!

### Healthy Direction Manager

### Healthy Direction HSA

### Healthy Direction HRA

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



## "HIGHEST IN MEMBER SATISFACTION AMONG COMMERCIAL HEALTH PLANS IN NEW YORK"

Capital District Physicians' Health Plan received the highest score in New York in the J.D. Power 2017-2019 Member Health Plan Satisfaction Studies of customers' satisfaction with their commercial health plan. Visit [jdpower.com/awards](http://jdpower.com/awards)