



Welcome to CDPHP. We're glad you're here.

CDPHP® continues to innovate with products and services designed around your needs and to help you access health care in a way that works best for you.

Here's what's inside this packet:

BENEFIT SUMMARY

This piece highlights the costs associated with your plan's covered services.

PRODUCT INFORMATION

Learn more about your plan and its valuable extras.



CDPHP® EPO Embrace Health Plan Benefit Summary

Marketing Plan ID: 221
Plan Code: SUGFE046
Effective Date: 01/01/2020
Metal Tier: GOLD



In-Network	
Embrace Health Allowance	
Allowance amount is per benefit period	\$200 (funds made available upon Embrace Health Path selection)
Embrace Health Allowance Carryover Amount	\$400
Cost Sharing Information	
Deductible	\$250 Single / \$500 Family (Embedded)
Out of Pocket Maximum	\$7,150 Single / \$14,300 Family (Embedded)
Dependent Coverage	Covered to Age 26
Domestic Partner Coverage	Covered
Office Visits	
PCP	Deductible then \$30 Copayment
Live Video Doctor Visits (24/7 Sick Visits, Behavioral Health, Telenutrition)	Deductible then \$30 Copayment
Specialist	Deductible then \$50 Copayment
Preventive and Well Care Services*	
Well Baby and Child Care including immunizations	Covered in Full
Annual Adult Exam (One exam per plan year regardless if 365 days have passed)	Covered in Full
Mammography	Covered in Full
Annual Pap Test and Ob/Gyn Exam	Covered in Full
Prostate Cancer Screening	Covered in Full
Bone Density Tests	Covered in Full
*Cost sharing may apply to diagnostic care	
Retail Prescription Drugs	
*Medical plan deductible, if applicable, does not apply to prescription drugs.	
Tier 1 Drugs	\$10 Copayment
Tier 2 Drugs	\$50 Copayment
Tier 3 Drugs	\$80 Copayment
Specialty Drugs	\$80 Copayment
Covers up to a 30-day supply (retail prescription); 90 day supply (mail order prescription). Mail order, 2.5 copayments for a 90 day supply. Prescriptions must be written by a duly licensed health care provider and filled at a participating pharmacy, unless otherwise authorized in advance by CDPHP. Specialty drugs are not eligible for the mail order program and require preauthorization to be obtained through CDPHP's participating specialty vendors. This plan uses the Premier network and Formulary 2.	
Hospital Services	
Inpatient Hospital (semi-private room, anesthesia, X-Ray, lab tests, etc)	Deductible then \$1,000 Copayment
Outpatient Surgery	Deductible then \$100 Copayment
* Cost share may be reduced at a preferred ambulatory surgery center.	
Maternity Services*	
Maternity - Routine Prenatal Care and Postnatal Care	Covered in Full*
Maternity - Inpatient Hospital Services	Deductible then \$1,000 Copayment
Newborn Nursery	Covered in Full
*(Non-routine services may result in an additional cost share)	
Emergency Care	
Worldwide Emergency Room Care (waived if admitted inpatient)	Deductible then \$100 Copayment
Ambulance	Deductible then \$100 Copayment
Urgent Care	
Nonparticipating urgent care facility services within the CDPHP UBI service area are not covered	Deductible then \$60 Copayment

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In-Network

Diagnostic Testing*

Outpatient Hospital or Office Based Laboratory Services: * Deductible/Copayment waived if provider is a designated laboratory.	Deductible then \$50 Copayment
Outpatient Hospital or Office Based Radiology Services: * Copayment waived if provider is a preferred center.	Deductible then \$50 Copayment

Prescription Drugs Administered in Office or Outpatient Facilities*

PCP Office	Deductible then 20% Coinsurance
Specialist Office	Deductible then 20% Coinsurance
Outpatient Facility	Deductible then 20% Coinsurance

*the cost share applies to the drug only, there is no separate cost share for the administration of the drug

Behavioral Health Services

Mental Health/Substance Use Inpatient Services	Deductible then \$1,000 Copayment
Mental Health/Substance Use Outpatient Services	Deductible then \$30 Copayment

*(Up to 20 visits per plan year may be used for family counseling without the patient for substance use)

Condition Support Services

Outpatient Rehabilitation/ Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) *(60 visits per condition per plan year combined therapies for OT, PT, ST)	Deductible then \$50 Copayment
Home Health Care (40 visits per plan year)	Deductible then \$30 Copayment
Skilled Nursing Facility (365 days per plan year)	Deductible then \$1,000 Copayment
Chemotherapy/Radiation Therapy visit (See also Prescription Drugs Administered in Office for Drug cost share)	Deductible then \$30 Copayment
Prosthetic Appliances and Durable Medical Equipment	Deductible then 50% Coinsurance

Diabetic Services

Includes Insulin, oral medication, needles and syringes - up to a 30 day supply, Glucometers and Diabetic DME	\$30 Copayment
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Vision Services

Routine Adult Vision Exam (One exam per plan year)	Deductible then \$50 Copayment
Adult Glasses/Contacts	Coverage is for standard lenses and frames or contact lenses, up to a \$75 reimbursement
Routine Pediatric Vision Exam (One exam per plan year)	Deductible then \$30 Copayment
Pediatric Glasses/Contacts (One prescribed lenses and frames per plan year. Standard Frames)	Deductible then 50% Coinsurance
Laser Eye Surgery	Up to a maximum of \$750 reimbursement for eligible eye surgeries and consultations per lifetime

Wellness Care

Weight Management	Up to a \$75 reimbursement available for participation in a weight loss program
Fitness Reimbursement	Up to \$200 reimbursement per 50 visits for subscriber (max \$400 reimbursement per year) and \$100 reimbursement per 50 visits for spouse (max \$200 reimbursement per year)
Child Birthing Classes	Up to \$75 reimbursement available for completion of child birthing class
CaféWell Participation	Participating (Up to \$180 Life Points per contract per calendar year)
Acupuncture (10 visit limit per plan year for acupuncture services)	Deductible then \$50 Copayment
Nutritional Counseling	Deductible then \$50 Copayment
Chiropractic Benefits	Deductible then \$50 Copayment

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This Summary of Benefits is intended to provide a general outline of coverage. In the event of any conflict between this document and the member's Certificate and any applicable Rider(s) issued by CDPHP, the Certificate and Rider(s) will be the controlling documents.

CDPHP UBI gives you access to more than 825,000 participating practitioners and providers nationwide, including many of the major hospitals, and a variety of value-added services to help you and your family stay healthy. If you have a question or wish to receive additional information, please contact the CDPHP marketing department at (518) 641-5000 or 1-800-993-7299 or visit our Web site at www.cdphp.com.

Please Note. All non-emergency services must be provided by a CDPHP Universal Benefits, Inc.[®] (CDPHP UBI) Participating Physician/provider (including hospital admissions) unless otherwise preauthorized by CDPHP UBI. Please Note. All non-emergency services must be provided by a CDPHP Universal Benefits, Inc.[®] (CDPHP UBI) Participating Physician/provider (including hospital admissions) unless otherwise preauthorized by CDPHP UBI.

Welcome to Your Embrace Health EPO Plan



We think you're going to like *this* path.

Embrace Health is a comprehensive medical plan with a bonus account to use on fitness, medical, or nutrition-related expenses – you choose! The best part is, if you don't spend your entire bonus in one plan year, it will roll over into the next, allowing you to accumulate more dollars toward your chosen purchases.

You'll get a complimentary debit card and access to benefits designed to help you achieve your health goals.

How it works



The CDPHP Embrace Health EPO plan offers you the opportunity to choose from a fitness, medical, or nutrition path. Visit www.cdphp.com/embrace to choose your path today.

Comprehensive coverage, wherever you go

With the exclusive provider organization (EPO), you get comprehensive coverage and a wide range of choices. The Embrace Health EPO doesn't require you to select a primary care physician (PCP). As long as you seek care within the national network, you pay only a fixed deductible and copayment or coinsurance, with no referrals, and no surprises.

To locate a doctor, go to findadoc.cdphp.com.

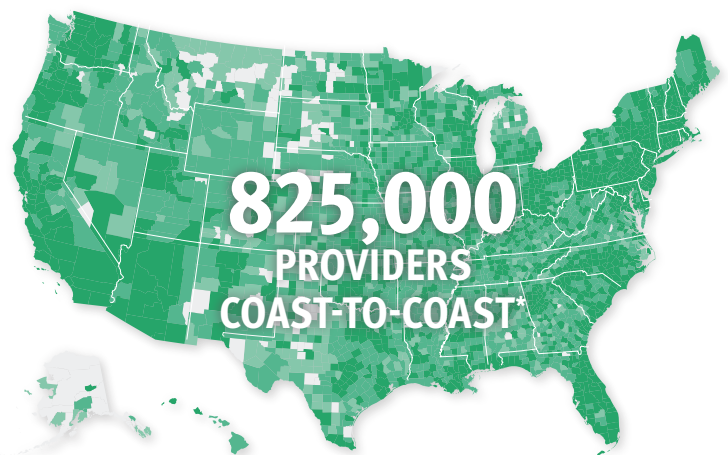
Coast-to-coast coverage

The EPO includes coverage with more than 825,000 providers nationwide. Plus, CDPHP Universal Benefits,® Inc. (CDPHP UBI) covers you worldwide for emergency care.

We're here if you need us

If you have any questions about your benefits, call one of our knowledgeable member services representatives at the number on your member ID card, weekdays between 8 a.m. and 8 p.m.

Access your benefit information online by logging in to member.cdphp.com.



MEMBER BENEFIT QUESTIONS: 1-877-269-2134
PRIOR AUTHORIZATION REQUESTS: 1-800-274-2332

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.
- 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.

Your CDPHP Embrace Health Bonus Account

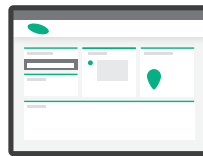
Your CDPHP Embrace Health bonus account is administered by BenefitWallet®.

Your new account includes:



PAYMENT CARD

For quick and easy payments.



ONLINE ACCOUNT INFORMATION

Accessible by logging in to www.cdphp.com/embrace and clicking on **Embrace Health Bonus Account**.



BENEFITWALLET MOBILE APP

Information on the go!



CONVENIENT PAYMENT FEATURES

Including direct deposit and rapid reimbursement.

Using Your BenefitWallet Online Account

Your BenefitWallet online account puts everything you need to manage your funds at your fingertips. Log in at www.cdphp.com/embrace and click on **Embrace Health Bonus Account**. You will not need to provide additional registration information if you access your account from here.

If you would like to log in directly, visit www.mybenefitwallet.com, and log in with your user ID and password. If it is your first time visiting the site, select “First time user” to create a user name. Your initial password is your Social Security Number.

Monitor your account.

Convenient real time online access to account balance and transaction history.

Manage your claims.

View transactions and request payment or reimbursement online.

Keep track of your account.

Access current and historical contributions and payments.

Access a wealth of information.

We provide educational materials and on-demand video education.



Get Started

To download the free app, visit mybenefitwallet.com/mobile

Frequently Asked Questions

What are the benefits of the Embrace Health debit card?

The main benefit of the card is convenience. It allows you to access your Embrace Health bonus account funds anytime.

Where can I use my CDPHP Embrace Health debit card?

Your CDPHP Embrace Health debit card can be used nationwide. Your card should only be used to pay for expenses related to your chosen Embrace Health path (fitness, medical, or nutrition), and you should always save your receipts.

What do I do if the card is accidentally used for ineligible expenses?

If this happens, please contact the CDPHP Health Funding Department at (518) 641-3770 or 1-877-793-3960. Your debit card may be deactivated and you may need to send in an overpayment check to reimburse your account.

Can I submit a claim for a service prior to paying for it?

No, the service must be rendered before you can request payment.

How do I submit an expense for reimbursement if I did not use my Embrace Health debit card?

You can submit a claim for reimbursement online. Access your Embrace Health bonus account online feature by logging in to www.cdphp.com/embrace.

Can I send in claims for my card transactions?

No. Because you have already used your account by paying with your card, you cannot receive reimbursement again from your account for the same service.

Do I need to keep my receipts?

YES! Always hold on to your itemized receipts, statements, or bills, in case further documentation is requested. The receipt must contain the following information:

- | | |
|---|--|
| ✓ Date of service | ✓ Description of the service or expense provided |
| ✓ Name and address of service provider/merchant | ✓ Amount charged |

Please note, non-itemized cash register tapes, credit card receipts and cancelled checks alone do not provide proper substantiation of the expense.

What happens to any amount left in my CDPHP Embrace Health bonus account that I do not use by the end of the plan year?

Any unused bonus account balance can be rolled over to the next benefit year, accumulating up to twice the amount of the original account!

Will I get a new debit card at the start of each new plan year?

No, assuming that your plan doesn't change and you remain eligible for the benefit, your card is good for three years.

What do I do if my card is lost or stolen?

Call the CDPHP Health Funding Department at (518) 641-3770 or 1-877-793-3960. They will deactivate the old card and issue you a new one.

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).

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Embrace Health Eligible Expenses

You can use your Embrace Health bonus account to pay for a variety of expenses depending on the path you have chosen.

Examples of potentially reimbursable expenses are provided below. Other expenses not specifically mentioned may also qualify.

Fitness

- » Fitness classes/memberships
- » Fees for recreational sports
- » Ski lift tickets/season passes
- » Home fitness equipment
- » Outdoor fitness equipment
- » Electronic tracking devices
- » Personal training services
- » Athletic clothing and footwear

Health

- » Infant and child services
- » Hearing
- » Diagnostic exams/tests
- » Vision care
- » Medical procedures/services
- » Medical equipment
- » Prescription drugs
- » Obstetric services
- » Practitioners

For a complete list of IRS-qualified health expenses, visit www.cdphp.com/cdh and navigate to **Tips & Tools**.

Nutrition

- » WW®
- » Jenny Craig®
- » Nutrisystem®
- » Physician or hospital-based weight-loss programs
- » Registered dietitians
- » Weight-loss camps

This list is subject to change at any time. If you have any questions, please contact the CDPHP health funding department at (518) 641-3770 or 1-877-793-3960.



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 any CVS/pharmacy, Hannaford, Market 32, Price Chopper, ShopRite, Target, or Walmart.

Effective October 1, 2017 | Drugs and prices below are subject to change at anytime.

Drug Label Name	Maximum Quantity	Rx For Less Price for Max. Rx Quantity
ANTI-INFLAMMATORY		
DICLOFENAC SOD 50MG EC, 75MG EC TAB	100	\$1.00
IBUPROFEN 400 MG, 600 MG, 800 MG TAB	100	\$1.00
INDOMETHACIN 25 MG CAP	100	\$1.00
MELOXICAM 7.5 MG, 15 MG TAB	100	\$1.00
NAPROXEN 375 MG, 500 MG TAB	100	\$1.00
ASTHMA		
ALBUTEROL NEB 0.083%	150	\$5.00
IPRATROPIUM NEB 0.2 MG/ML	150	\$3.00
MONTELUKAST 10MG TAB	100	\$1.00
BEHAVIORAL HEALTH		
BUSPIRONE 5 MG, 10 MG TAB	100	\$1.00
CITALOPRAM 20 MG, 40 MG TAB	100	\$1.00
ESCITALOPRAM 10MG, 20MG TAB	100	\$1.00
FLUOXETINE 10 MG, 20MG CAP	100	\$1.00
LITHIUM CARBONATE 150 MG, 300 MG CAP	100	\$1.00
NORTRIPTYLINE 10 MG, 25 MG CAP	100	\$1.00
PAROXETINE 10 MG, 20MG TAB	100	\$1.00
QUETIAPINE 50 MG, 100 MG TAB	100	\$5.00
QUETIAPINE 200 MG, 300 MG TAB	100	\$20.00
RISPERIDONE 0.25 MG, 0.5 MG, 1 MG, 2 MG TAB	100	\$1.00
SERTRALINE 25 MG, 50 MG, 100 MG TAB	100	\$1.00
TRAZODONE 50 MG, 100 MG, 150 MG TAB	100	\$1.00
VENLAFAXINE 37.5 MG, 75 MG, 150 MG CAP SR 24HR	100	\$1.00
BLOOD THINNER		
WARFARIN/JANTOVEN 1 MG - 10 MG TAB	100	\$1.00
CARDIAC/BLOOD PRESSURE		
ACE INHIBITORS		
BENAZEPRIL HCL 5 MG, 10 MG, 20 MG, 40 MG TAB	100	\$1.00
ENALAPRIL MALEATE 2.5 MG, 5 MG, 10 MG, 20 MG TAB	100	\$1.00
ENALAPRIL-HCTZ 5-12.5 MG, 10-25 MG TAB	100	\$1.00
FOSINOPRIL SODIUM 10 MG, 20MG, 40 MG TAB	100	\$1.00
LISINOPRIL 2.5 MG, 5 MG, 10 MG, 20 MG, 30 MG, 40 MG TAB	100	\$1.00
LISINOPRIL-HCTZ 10-12.5 MG, 20-12.5 MG, 20-25 MG TAB	100	\$1.00
QUINAPRIL 5 MG, 10 MG, 20 MG, 40 MG TAB	100	\$5.00
QUINAPRIL-HCTZ 10-12.5 MG, 20-12.5 MG TAB	100	\$5.00
RAMIPRIL 1.25 MG, 2.5 MG, 5 MG, 10 MG CAP	100	\$5.00
ANGIOTENSIN II RECEPTOR BLOCKERS (ARBs)		
IRBESARTAN TAB 75 MG, 150 MG, 300 MG TAB	100	\$20.00
LOSARTAN POTASSIUM 25 MG, 50 MG, 100 MG TAB	100	\$1.00

Rx for Less pricing is not applicable to mail-order drugs.

MORE ON THE NEXT PAGE ➡

Drug Label Name	Maximum Quantity	Rx For Less Price for Max. Rx Quantity
BETA-BLOCKERS		
ATENOLOL 25 MG, 50 MG , 100 MG TAB	100	\$1.00
ATENOLOL-CHLORTHAL 50-25 MG, 100-25 MG TAB	100	\$1.00
BISOPROLOL-HCTZ 2.5-6.25 MG, 5-6.25 MG, 10-6.25 MG TAB	100	\$1.00
CARVEDILOL 3.125 MG, 6.25 MG, 12.5 MG, 25 MG TAB	100	\$1.00
METOPROLOL ER SUC 25 MG, 50 MG, 100 MG TAB	100	\$1.00
METOPROLOL TARTRATE 25 MG, 50 MG, 100 MG TAB	100	\$1.00
PROPRANOLOL 10 MG, 20 MG, 40 MG, 80 MG TAB	100	\$1.00
CALCIUM CHANNEL BLOCKERS		
AMLODIPINE 2.5 MG, 5 MG, 10 MG TAB	100	\$1.00
DILTIAZEM 30 MG, 60 MG, 90 MG, 120 MG TAB	100	\$1.00
VERAPAMIL 80 MG, 120 MG TAB	100	\$1.00
DIURETICS		
BUMETANIDE 0.5 MG, 1 MG, 2MG TAB	100	\$1.00
FUROSEMIDE 20 MG, 40 MG, 80 MG TAB	100	\$1.00
HYDROCHLOROTHIAZIDE 12.5 MG CAP	100	\$1.00
HYDROCHLOROTHIAZIDE 25 MG, 50 MG TAB	100	\$1.00
SPIRONOLACTONE 25 MG, 50 MG TAB	100	\$1.00
TRIAMTERENE-HCTZ 37.5-25 MG CAP	100	\$1.00
TRIAMTERENE-HCTZ 37.5-25 MG, 75-50 MG TAB	100	\$1.00
OTHER – CARDIAC		
CLONIDINE 0.1 MG, 0.2 MG, 0.3 MG HCL TAB	100	\$1.00
GUANFACINE 1 MG, 2 MG TAB	100	\$1.00
TERAZOSIN 1 MG, 2 MG, 5 MG, 10 MG CAP	100	\$1.00
CHOLESTEROL (STATINS)		
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
DIABETES		
GLIMEPIRIDE 1 MG, 2 MG, 4 MG TAB	100	\$1.00
GLIPIZIDE 5 MG, 10 MG TAB	100	\$1.00
GLIPIZIDE XL 2.5 MG, 5 MG, 10 MG TAB	100	\$1.00
METFORMIN HCL 500 MG, 850 MG, 1,000 MG TAB	100	\$1.00
METFORMIN HCL ER 500 MG, 750 MG TAB	100	\$1.00
GOUT		
ALLOPURINOL 100 MG, 300 MG TAB	100	\$1.00
OSTEOPOROSIS		
ALENDRONATE SODIUM 35 MG, 70 MG TAB *	12	\$3.00
STEROIDS		
PREDNISONE 5 MG, 10 MG TAB	100	\$1.00
VITAMINS/SUPPLEMENTS		
FOLIC ACID 1 MG TAB	100	\$1.00

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

Rx for Less pricing is not applicable to mail-order drugs.

Medicaid members are limited to a 30-day supply.

If you're a CDPHP Medicare Choices member, please review your Rx for Less listing at www.cdphp.com/save.

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Multi-language Interpreter Services

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Health Resources

CDPHP has programs designed to help you **get and stay healthy**.

Weight Management

Weight management rebate: Participate in a weight management program and receive a \$75 rebate.

Nutrition and weight management counseling: Work with your doctor or a registered dietitian to develop a personalized weight management program.

Free fitness and nutrition classes: Hundreds of free community classes available each year.

Free gym access: CDPHP has five free community gyms.

Support to Quit Smoking

CDPHP Smoke-Free™ offers a no-cost telephonic smoking cessation program. Receive one-on-one support for a quit coach as well as medications to help you on your journey to go smoke-free.

Diabetes Prevention

The Diabetes Prevention Program is a 16-week program focused on reducing your risk of developing Type 2 diabetes. You can be reimbursed up to \$500 for completing it, too.

Case Management

Registered nurses, dietitians, and social workers provide support and education for members dealing with chronic conditions and health emergencies.

Pregnancy

The Mom 2 Be program provides information and support tailored to your needs for every stage of pregnancy through your baby's first years.

For details on all of these programs, visit www.cdphp.com/wellness.

All services may not be available on all plans. Please check your plan contract for details.

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Start down the path to good health with personalized support from CDPHP®

Join CaféWell® and take advantage of **lifestyle improvement programs**, resources, and benefits to help you manage your health.

CaféWell is a personalized, interactive website where you can:



Complete a personal health assessment to identify areas of risk and set goals



Register for free activities and challenges to help you reach your health goals

- ▶ Healthy eating
- ▶ Getting physically active
- ▶ Sleeping better
- ▶ Diabetes prevention
- ▶ Asthma and COPD management
- ▶ Weight management



Record your progress in real time to stay on track.



Earn Life Points® while improving your health! Life Points can be redeemed for gift cards from a variety of retailers.*

Get started!

Create an account by visiting www.cdphp.com/cafewell.

Learn how to navigate the CaféWell website, add programs, visit your active itinerary, and more by selecting **Menu** → **Resources** → **Welcome to CaféWell**.

If you have questions, please contact CaféWell at 1-877-868-2003 or by email at cdphp@cafewell.com.



*All adults ages 18 and older in select plans are eligible. Points accumulate per calendar year, per contract. Points must be redeemed by December 31 each year or prior to contract termination.



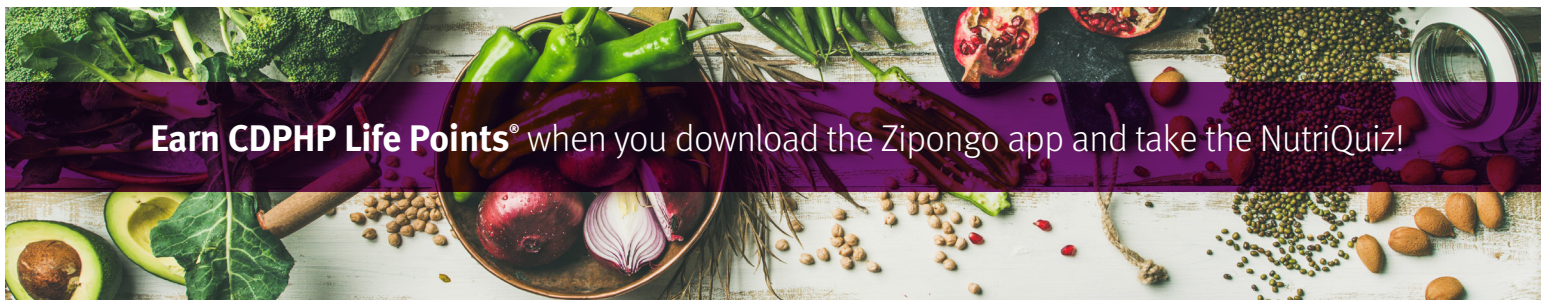
Food is medicine. Zipongo® makes eating well fun!

Zipongo helps you make healthier food choices when you're cooking at home, ordering takeout, or eating out. Here are just a few of the cool tools you'll have access to:

- ▶ Grocery deals at your favorite stores
- ▶ Recipes personalized for you
- ▶ Drag-and-drop meal planners
- ▶ Meal kit delivery
- ▶ One-click grocery lists and online ordering through Instacart*
- ▶ Restaurant guidance – tips and tricks to make healthier choices at restaurants
- ▶ Telenutrition – virtual, one-on-one nutrition coaching**

Ready to Get Started? Great!

- ▶ Log in to your member account at member.cdphp.com and click the **Go to CaféWell** button. Don't have a CaféWell account yet? No problem! Registration is quick and simple.
- ▶ Once in CaféWell/Life Points, click on the Zipongo banner to join the program.
- ▶ Take the quick NutriQuiz and Zipongo will highlight areas for improvement.
- ▶ Download the Zipongo app and use your CaféWell username and password to log in. **HINT** – if you've forgotten yours, check out your CaféWell profile for help!



* Availability varies by location.

** Cost-share may apply. See your member contract for details.

All services may not be available with all plans. Please check your plan contract for details.

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Quality Care – Anytime, Anywhere

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*. A Doctor On Demand® visit cost is comparable to what you pay when you see your doctor for a sick visit.

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, and flu
- ▶ Depression and anxiety
- ▶ Heartburn and indigestion
- ▶ High blood pressure
- ▶ Migraines
- ▶ Pink eye
- ▶ Rashes
- ▶ Sprains
- ▶ Urinary tract infections
- ▶ And more!

How to Get Started

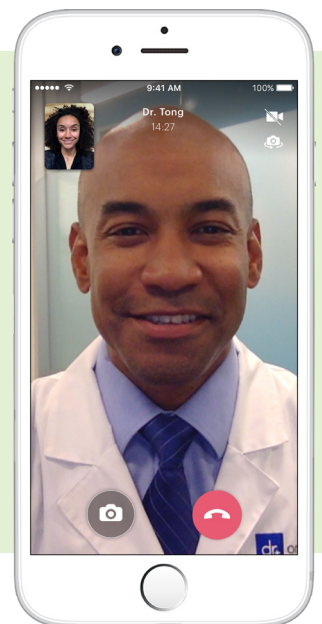
1. Visit doctorondemand.com/cdphp/join or download the app from the App Store or Google Play on your smartphone.
2. Register for your free account.

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 to learn more.



* Costs vary by plan type.

Don't play a guessing game. Call for a CDPHP® Price Check™!

Shopping around is about gathering information and making educated decisions. We think you should have that option when it comes to health care. That's why we created CDPHP® Price Check, a new cost estimator service that gives you more planning power when it comes to your health care expenses.

CDPHP Price Check is designed to create cost transparency by giving you estimated costs on a range of health care services before you choose a provider. Just call CDPHP at the number on your member ID card and a member services representative will provide an estimate based on the type of service and locations where it can be performed. Armed with this information, you'll have more control over your health care as you compare prices and plan for expenses in advance of a service rather than when you receive the bill.

We encourage you to take the mystery out of health care costs by using CDPHP Price Check.

Call the number on your member ID card to receive a cost estimate for the following services:

- | | | |
|---------------------------------|---|------------------------------|
| ▶ Carpal Tunnel Release | ▶ Gall Bladder Removal (outpatient) – Cholecystectomy | ▶ MRI Neck |
| ▶ Cataract Removal | ▶ Inguinal Hernia Repair | ▶ Tonsil and Adenoid Removal |
| ▶ Cesarean Section | ▶ MRI Arm Joint (Shoulder, Elbow, Wrist) | ▶ Total Hip Replacement |
| ▶ CT Scan Abdomen and/or Pelvis | ▶ MRI Brain | ▶ Total Knee Replacement |
| ▶ CT Scan Chest | ▶ MRI Knee | ▶ Upper Endoscopy Procedure |
| ▶ Electrocardiogram (EKG) | ▶ MRI Lower Back | ▶ Vaginal Delivery |
| | | ▶ Vasectomy |

This information is an estimate based on historical claims data and not a guarantee of the actual price for your treatment. Your actual cost may be higher or lower depending on factors including which provider you choose, when and where the services are provided, and any complications or additional services required for your specific condition. CDPHP Price Check is not available for members with Medicare, Medicaid, HARP, or Child Health Plus.



PRICE CHECK™

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）。



Take an Active Role in Your Preventive Care

Preventive care includes health services like screenings, check-ups, and counseling to help you avoid getting sick, or to catch problems early when treatment is likely to work best. **Because preventive care is important to CDPHP®, many of these services are available at no cost to CDPHP members when provided by an in-network doctor.** If you are unsure, talk to your doctor about the right tests and screenings that you and your family need to stay healthy.

Routine Health Visits

Adults of Every Age (19+ Years)

Physical Exam	Visit your primary care doctor every 1-3 years to check height, weight, body mass index (BMI), blood pressure, and get other screenings recommended for you.
Vaccinations	Get important adult vaccines. Visit www.cdphp.com/preventive-care for more information.
Dental Exam	Visit a dentist every 6 months for a cleaning and exam.*
Vision Exam	Get a regular eye exam. For adults over 65 years, get screened for glaucoma.*

* Check your dental and vision benefits to find out what services are covered.

DID YOU KNOW?

Your routine health visit is also a good time to talk with your doctor about:

- ▶ Changes to your medications and family history
- ▶ Concerns about your mental health, including depression and anxiety
- ▶ Getting help with tobacco cessation or weight-management

Tests

	20-44 Years	45-59 Years	60+ Years
Cholesterol	Get checked if you are at risk	Get checked every 5 years	
Blood sugar	Get checked for prediabetes and type 2 diabetes if you are at risk		
Blood pressure	Get checked at routine health visits		
Bone health			Get checked if at risk, then routinely after age 65

Cancer Screenings

	21-29 Years	30-39 Years	40-49 Years	50-64 Years	65-75 Years	75+ Years
Cervical Cancer	Get a Pap test every 3 years	Starting at 30, you have the option to get a Pap test and an HPV test every 5 years instead of the Pap test every 3 years			Depends on screening history	
Breast Cancer			Get a mammogram every 1-2 years if recommended by your doctor	Get a mammogram every 1-2 years		Depends on screening history
Colorectal Cancer				Get a colonoscopy every 10 years or talk with your doctor about other screening options (<i>see next page</i>)		

Infectious Disease Screenings

	19-24 Years	25-29 Years	30-49 Years	50-64 Years	65+ Years
Rubella	Get your immunity checked, especially if you are planning to become pregnant				
Chlamydia	Get tested once a year if you are sexually active or at risk				
Human papillomavirus (HPV)	Get a Pap test every 3 years starting at the age of 21 or as recommended by your doctor.		Starting at 30 you have the option to get a Pap test and an HPV test every 5 years instead of the Pap test every 3 years		Depends on screening history
Hepatitis C				Get tested if you were born between 1945-1965	
HIV	Get tested at routine health visit if at risk				
Tuberculosis (TB)	Get tested if at risk				

DID YOU KNOW?

Risk is based on family and medical history. Talk with your doctor about whether you are considered at risk for a specific health condition.

Tests

	20-35 Years	35-64 Years	65+ Years	
Cholesterol	Get checked if you are at risk	Get checked every 5 years		
Blood Sugar	Get checked for prediabetes and type 2 diabetes if you are at risk			
Blood Pressure	Get checked at routine health visits			
Abdominal Aortic Aneurysm			Get checked once if you have ever smoked	

Cancer Screenings

	40-49 Years	50+ Years
Colorectal Cancer		Get a colonoscopy every 10 years or talk with your doctor about other screening options (<i>see below</i>)
Prostate Cancer	Talk with your doctor about the need for testing	

Infectious Disease Screenings

	19-49 Years	50+ Years
HIV	Get tested at routine health visit if at risk	
Tuberculosis (TB)	Get tested if at risk	
Hepatitis C		Get tested if you were born between 1945-1965



DID YOU KNOW?

You have options for colorectal cancer screening. Talk with your doctor about these additional tests:

- ▶ High-Sensitivity Fecal Occult Blood Test (FOBT) or Fecal Immunochemical Test (FIT) (every year). Both of these lab tests can be done in the privacy of your own home.
- ▶ Stool DNA Test (Cologuard) (every one to three years)
- ▶ Sigmoidoscopy (every five years), plus an annual fecal occult blood test
- ▶ Virtual Colonoscopy, also known as computed tomographic (CT) colonography or CTC (every five years)

Guidelines for Specific Health Conditions

Some additional tests can help you manage disease and prevent complications. For adults with coronary artery disease or diabetes, talk with your doctor about which tests are right for you.

Coronary Artery Disease

At least once per year:

- ▶ Get your fasting cholesterol checked.
- ▶ Discuss your medication regimen with your primary care doctor (aspirin, ACE, ARB, beta blocker).

Diabetes

At routine health visits:

- ▶ Get your blood sugar checked with a hemoglobin A1C test at least two times per year.
- ▶ Get your blood pressure checked.

At least once per year:

- ▶ Get a dilated (retinal) eye exam by an eye care professional.
- ▶ Get a foot exam.
- ▶ Get your urine tested for microalbumin to check your kidneys.

For more information about the right preventive health care for you or your family, visit www.cdphp.com/preventive-care. Please log in to www.cdphp.com to review your detailed medical benefits, or contact member services at the phone number listed on your member ID card. If you have received preventive services that should have been covered in full but were not, please contact member services for further assistance.

If you would like information about these tests and screenings, you can call a CDPHP nurse. This resource is available to you at no cost. Call 1-888-94-CDPHP (23747).



- » No additional cost applies when services are obtained from an in-network doctor. Check your member benefits materials for detailed information.
- » Screening tests and immunization recommendations vary according to age, gender, medical, and family history.
- » Our guidelines are based on nationally validated recommendations including those from the U.S. Preventive Services Task Force and the Advisory Committee on Immunization Practices.

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



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 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 take care of validating debit card transactions that couldn't be verified at the point-of-sale.
Member Tutorials	View various tutorials on health reimbursement arrangements (HRAs), high deductible health plans, substantiating claims, and more by logging into your member accounts, clicking the Health & Wellness tab, and selecting Helpful Videos .
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	Sign in to CVS Caremark to view your Rx plan and benefits, order prescriptions, contact a pharmacist, and more.
CaféWell®	An interactive health and wellness website that provides personalized activities and challenges. Earn Life Points® by taking steps to better your health.*
Funding Accounts <i>(if applicable)</i>	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.

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

* Life Points available on most group plans.