



# 2021 SMALL GROUP DESIGNS

## A QUICK REFERENCE GUIDE FOR BROKERS

RATE QUARTER 1



### ALBANY REGION (1)

COUNTIES INCLUDE:

- ALBANY
- RENSSELAER
- GREENE
- COLUMBIA
- SARATOGA
- WARREN
- FULTON
- SCHENECTADY
- WASHINGTON
- MONTGOMERY
- SCHOHARIE

Available in all CDPHP® rating regions

  = Change from 2020

† Indicates benefit is subject to the deductible

‡ For Copay First, deductible applies to all benefits in the Deductible Phase. Refer to detailed benefit summary.

METAL TIER	3 DIGIT	PRODUCT	DEDUCTIBLE AGGREGATE/ EMBEDDED	DEDUCTIBLE (SINGLE/FAMILY)	OFFICE VISIT	SPECIALIST VISIT	INPATIENT HOSPITAL	OUTPATIENT SURGERY	ER	URGENT CARE	PRESCRIPTION DRUGS	OOP MAX (SINGLE/FAMILY)	RATES			
													SINGLE	DOUBLE	EMPLOYEE/ CHILD(REN)	FAMILY
PLATINUM	120	EPO Copayment	N/A	\$0/\$0	\$15	\$20	\$500	\$100	\$100	\$35	\$4/\$30/\$60	\$7,500/\$15,000	\$819.64	\$1,639.29	\$1,393.40	\$2,335.99
PLATINUM	121	EPO Copayment	N/A	\$0/\$0	\$20	\$20	\$750	\$50	\$100	\$50	\$4/\$30/\$60	\$7,350/\$14,700	\$810.47	\$1,620.93	\$1,377.79	\$2,309.83
PLATINUM	130	EPO Copayment	N/A	\$0/\$0	\$15	\$35	\$500	\$75	\$100	\$60	\$4/\$30/\$60	\$4,000/\$8,000	\$807.40	\$1,614.81	\$1,372.59	\$2,301.10
GOLD	220	EPO Copayment	Embedded	\$600/\$1,200	\$25†	\$40†	\$800†	\$100†	\$100†	\$60†	\$4/\$30/\$60	\$7,900/\$15,800	\$707.38	\$1,414.77	\$1,202.55	\$2,016.04
GOLD	221	Embrace Health EPO Copayment (\$200)	Embedded	\$250/\$500	\$30†	\$50†	\$1,000†	\$100†	\$100†	\$70†	\$10/\$50/\$80	\$7,150/\$14,300	\$699.60	\$1,399.21	\$1,189.33	\$1,993.87
GOLD	224	Triple Zero HMO Copayment	N/A	\$0/\$0	\$0 EPC/ \$50 Non-EPC	\$50	\$1,500	\$250	\$500	\$100	\$0/\$50/\$80	\$7,900/\$15,800	\$611.97	\$1,223.93	\$1,040.34	\$1,744.10
GOLD	225	<b>NEW!</b> HDEPO Qualified	Aggregate	\$1,500/\$3,000	\$20†	\$20†	\$250†	\$250†	\$150†	\$65†	\$10†/\$30†/\$50†	\$5,500/\$11,000	\$671.62	\$1,343.25	\$1,141.76	\$1,914.13
GOLD	329	Copay First† EPO (\$1,500/\$3,000)	Embedded	\$4,000/\$8,000	\$30	\$50	\$500	\$75	\$75	\$60	\$10/\$30/\$50	\$4,000/\$8,000	\$676.18	\$1,352.36	\$1,149.51	\$1,927.12
SILVER	320	HDEPO Qualified	Aggregate	\$1,800/\$3,600	\$30†	\$40†	\$1,000†	\$150†	\$200†	\$60†	\$10†/\$50†/\$80†	\$6,900/\$13,800	\$588.74	\$1,177.48	\$1,000.85	\$1,677.90
SILVER	324	HDHMO Qualified	Aggregate	\$2,200/\$4,400	\$25†	\$50†	\$500†	\$200†	\$300†	\$60†	\$10†/\$40†/\$60†	\$5,500/\$11,000	\$524.97	\$1,049.95	\$892.46	\$1,496.18
SILVER	328	HDEPO EPC (Non-Qualified)	Embedded	\$3,000/\$6,000	\$0 EPC/ \$40 Non-EPC	\$60†	20%†	20%†	20%†	\$80†	\$10†/\$50†/50%†	\$8,000/\$16,000	\$574.68	\$1,149.36	\$976.95	\$1,637.83
SILVER	330	Embrace Health EPO Copayment (\$200)	Embedded	\$2,200/\$4,400	\$30†	\$50†	\$1,500†	\$100†	\$250†	\$70†	\$10/\$35/\$70	\$7,500/\$15,000	\$597.99	\$1,195.97	\$1,016.58	\$1,704.26
SILVER	331	<b>NEW!</b> HDEPO Qualified	Aggregate	\$3,900/\$7,800	\$45†	\$70†	\$1,500†	\$250†	\$500†	\$100†	\$15†/\$50†/\$80†	\$6,900/\$13,800	\$557.17	\$1,114.34	\$947.19	\$1,587.93
SILVER	425	Copay First† EPO (\$3,000/\$6,000)	Embedded	\$6,000/\$12,000	\$30	\$50	\$500	\$75	\$75	\$60	\$10/\$30/\$50	\$6,000/\$12,000	\$544.10	\$1,088.21	\$924.98	\$1,550.70
BRONZE	421	HDEPO Qualified	Aggregate	\$6,900/\$13,800	0%†	0%†	0%†	0%†	0%†	0%†	0%†/0%†/0%†	\$6,900/\$13,800	\$463.20	\$926.40	\$787.44	\$1,320.12
BRONZE	424	HDEPO Qualified	Aggregate	\$6,100/\$12,200	\$40†	\$60†	\$1,000†	\$350†	\$350†	\$80†	\$10†/\$50†/\$80†	\$6,900/\$13,800	\$464.43	\$928.86	\$789.53	\$1,323.63

All rates include Domestic Partner coverage.



**FITNESS REIMBURSEMENT**  
Digital classes (**NEW!**) and gym memberships



**FREE PREVENTIVE CARE\***  
We exceed the minimum requirements



**RX FOR LESS**  
Generic medications for a penny a pill



**MAIL ORDER Rx**  
Medications delivered to your home or office



**HEARING AND VISION**  
Hardware, exams, and LASIK surgery



**DIABETES RESOURCES**  
Digital tools, programs, and support

Discover broker tools and more for 2021!

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

\* No out-of-pocket costs for members.

# Employee Favorites

**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.

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

**FITNESS AND WEIGHT MANAGEMENT REIMBURSEMENTS**  
Earn up to **\$600** per year for taking digital classes or 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 HOSPITAL EXPERIENCE**  
Have an advocate by your side when you're in the hospital.

## 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 2021. Refer to plan documents for complete details.

### LARGE GROUPS, SMALL GROUPS, INDIVIDUALS

<b>Digital smoking cessation</b>	Digital smoking cessation programs will be available.
<b>Fitness reimbursement</b>	Eligible digital fitness classes will now qualify for reimbursement. The reimbursement has also been expanded to include dependents and domestic partners.
<b>Service area</b>	The CDPHP service area has expanded to include St. Lawrence, Lewis, and Jefferson counties. New York State Health Insurance Plan members can refer to their member contract for service area.
<b>Congestive heart failure</b>	There will be no copay or coinsurance for congestive heart failure walk-in visits at Albany Associates of Cardiology and Capital Cardiology Associates. A deductible will apply for high deductible plans.
<b>Home health care</b>	There will be no member cost share for home health care. A deductible will apply to qualified high deductible plans.
<b>Hearing aid benefit</b>	Set copayments for two tiers of high-end hearing aids and covered associated services on most plans through a new preferred partner, Hearing Care Solutions (HCS). All members are eligible for discounted hearing aids from HCS.
<b>Mail order pharmacy</b>	Pharmacy mail order will be reduced two copayments (down from 2.5) for a 90-day supply for non-standard plans.
<b>Infertility services</b>	Prior authorization is being added for all infertility services.
<b>Insulin charges</b>	Insulin out-of-pocket costs are capped at \$100 per 30-day supply per New York state mandate.
<b>Preventive services</b>	Additional preventive benefits have been carved out of the deductible on qualified high deductible HSA plans due to federal regulatory changes.
<b>Out-of-pocket maximum</b>	Maximum allowable out-of-pocket maximum for HSA-qualified high deductible plans will be \$7,000 (individual) and \$14,000 (family). Maximum allowable out-of-pocket maximum for non-high deductible plans will be \$8,550 (individual) / \$17,100 (family).

### LARGE AND SMALL GROUPS

<b>Enrollment changes</b>	Employers will now have up to 90 days to make enrollment changes (additions, changes) on the member's behalf following an enrollment event.
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### INDIVIDUAL PLANS

<b>Individual Standard Bronze Plans</b>	Plan design changes have been made to individual standard bronze plans based on New York state and federal mandates. Refer to your member contract for details.
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### SMALL GROUPS AND INDIVIDUAL PLANS

<b>Metal tier</b>	In addition to member contract language and cost share changes, some plans including Copay First may change metal levels from year to year.
<b>Outpatient cardiac and pulmonary rehabilitation</b>	There will be no copay or coinsurance for office-based outpatient cardiac and pulmonary rehabilitation. Deductible will apply for qualified high deductible plans.

**WANT TO KNOW MORE?**

Check out [www.cdphp.com/need](http://www.cdphp.com/need)