

CVS Discounts Now Available Online

The special CDPHP CVS ExtraCare® Health Card discount can be applied to health-related purchases online at www.cvs.com. To receive the discount, members need to create a CVS.com account and enter their ExtraCare Health Card number under “ExtraCare® Information.”

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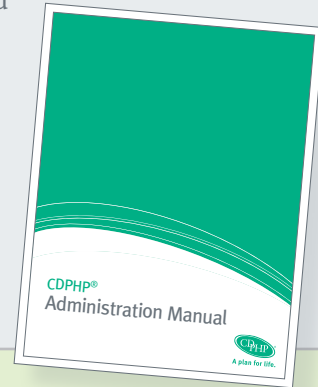
This newsletter is printed on recycled paper containing 100% post-consumer fibers and manufactured using non-polluting wind power.

If a member already has a CVS.com account, the existing profile can be updated with the new ExtraCare Health Card number. Once signed in, the member will see “ExtraCare Health Savings” noted on every discount-eligible item. The 20 percent discount will automatically be applied at checkout and the member can view a savings summary for that order.

Administration Manual Updates

If you have questions regarding basic policies and procedures, the online CDPHP Administration Manual is a good place to start. In addition to procedure guidelines, you'll find links to more detailed information and commonly used forms.

The manual is located on the Resources page of the employer and broker sections of www.cdphp.com. Download and print the entire manual or navigate through the table of contents online.



Who to Call?

Questions about eligibility and enrollment can be directed to the CDPHP Group Services Unit at 1-866-258-1785 or (518) 641-3900.

Employers and brokers calling on behalf of a member may contact the Broker/Employer Group Specialist Unit at (518) 641-3747 or Broker_Employer@cdphp.com.

CDPHP FARMERS' MARKET
THURSDAYS | MAY 21 - OCTOBER 1
11 A.M. - 1:30 P.M.



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Benefits Executive

SPRING 2009

2009 IS OUR 25TH YEAR



John "Jack" Carter

In 1984, John "Jack" Carter, MD led a group of 500 Capital Region physicians in creating Capital District Physicians' Health Plan, Inc. (CDPHP®). The health plan's founding principles were to put patients first, ensure quality at a reasonable price, remain doctor-directed, promote wellness, and become a model for health care financing.

Our commitment to those objectives has enabled CDPHP to become a highly recognized health plan with a full array of products and "plans for life." Twenty-five years later, CDPHP has more than 700 employees and 9,000 in-network physicians serving more than 350,000 members throughout New York state.

CDPHP has received many honors over the years. Most recently, CDPHP was the first regional plan in upstate New York to achieve Bridges to Excellences (BTE) Incentive and Reward Program Endorsement. BTE is the nation's largest effort to recognize physicians for delivering high-quality care. CDPHP earned this distinction by integrating all of BTE's programs into its physician performance program, one of many innovative efforts CDPHP is making to support higher-quality, more cost-effective care.



Hannaford Guiding Stars Joins Life PointsSM

Earn points worth up to \$50 for healthy eating.



Life PointsSM members can now earn points for purchasing Guiding Stars[®] nutritious foods at Hannaford Supermarkets.

Guiding Stars is an innovative program that makes it easier for busy shoppers to find nutritious foods. It highlights foods that give you the most nutrition for the calories by labeling them with stars:

- One star = good nutritional value
- Two stars = better nutritional value
- Three stars = best nutritional value

Members earn one point for every four products purchased that earn one, two, or three Guiding Stars, and can earn up

to \$50 worth of points per year for these nutritious food purchases.

To verify how many Guiding Stars products they purchased, members need to register at myHannaford, accessible via www.hannaford.com. Once they enter the information requested from their Hannaford receipt (e.g., store and ticket number) on the "My Shopping History" page, they will see which products were Guiding Stars. Members can then record their Guiding Stars purchases in their secure Life Points Web account.

Contact your broker or CDPHP representative today to learn more about Hannaford Guiding Stars and the Life Points member incentive program.

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Make the Most of Wellness

New CMS Requirements

CVS Discounts Online

CMS News: Social Security Number Requirements

In transactions necessary to administer your benefits, CDPHP strives to use the least possible amount of personal information about our members, thereby minimizing the impact of potential data losses. For example, we no longer use our members' Social Security numbers for identification purposes. Please be aware, however, that CDPHP is required under the new Mandatory Insurer Reporting Law to submit Social Security numbers to the Centers for Medicare & Medicaid (CMS) if a member is:

- Between the ages of 45 and 64 years;
- Over age 65 and covered by a group plan because the member and/or his or her spouse are still employed;
- Receiving kidney dialysis or received a kidney transplant;
- Under age 45 and known to be entitled to Medicare.

In some cases, CDPHP will need your help in collecting SSNs for submission to CMS. CMS also requires CDPHP to submit your company's tax ID numbers. If you have not already been contacted, we may reach out to you for SSNs and/or to verify your tax ID numbers. We appreciate your assistance as CDPHP works to ensure that we continue to comply with all federal regulations.



CDPHP® Farmers' Market Opens in May

Summer is coming! And that means fresh, delicious, locally grown produce.

CDPHP will kick off its second annual Farmers' Market from 11 a.m. – 1:30 p.m. **every Thursday from May 21 through October 1.** The market is open to the public and takes place in the CDPHP parking lot at 500 Patroon Creek Blvd., Albany. (Take exit 4 off I-90 and bear right.)

Take advantage of the opportunity to purchase the season's best produce, flowers, and specialty items from some of the area's top farms. Please be prepared to pay in cash, as the vendors are unable to accept checks or credit cards.



New Secure E-mails Protect Sensitive Data

All electronic communications from CDPHP that contain protected health information (PHI), sensitive data (financial or personal), or proprietary information are now sent via secure e-mail. An e-mail is sent to you with a link to the Zix secure e-mail Web site requiring you to enter your user name and password. First-time Zix users must register in order to view the e-mail. Please contact your broker or CDPHP sales representative with any questions.



Whole Health Discounts at Your Fingertips

It is now easier to access our complementary and alternative medicine (CAM) Web site. Login is no longer required to search for participating practitioners and fitness centers. Instant access to the network can be found by selecting the "Alternative Medicine" link from the Wellness Education page in the member portion of www.cdphp.com.

Discounts are available on a variety of complementary health care services, such as:

- Acupuncture, chiropractic, massage
- Yoga, personal training, and other exercise specialties
- Mind/body therapies
- Nutrition counseling and vitamins
- Health-related magazine subscriptions

To receive a discount, all a member needs to do is present his or her CDPHP member ID card to a participating practitioner or fitness center. Members can also call Healthways WholeHealth Networks at 1-800-274-7526 to inquire about participating practitioners and fitness centers in the area.



So You Invested in Wellness ... Now What?

Money isn't the only resource you need to make a worksite wellness program successful. In fact, time is one of the most valuable investments you, as the leader of your business, can make.

A wellness program's success greatly depends on employee buy-in. While important, it's not just about telling employees that being healthy will save them money in the long run. It's also about creating a culture that shows employees how valuable they are. This does not suggest you have to coddle employees. But who can deny how good it feels to know you are needed? When employees feel appreciated, it can affect their whole attitude toward work, and life. This improved morale can reduce absenteeism and presenteeism, and increase their healthy efforts.

So now that you've invested dollars into wellness programs, here are some tips for encouraging employee participation:

- Hold company-wide or department meetings to explain the benefits of company-sponsored wellness program(s).
- Use company e-mails, memos, newsletters, and the Intranet to get the word out, and send reminders regularly.
- Lead by example. Participate in a program yourself.
- If you are offering the Personal Health Assessment (PHA), designate 15-20 minutes for employees to complete the survey. You can also provide confidential computer areas to ensure employee privacy.

Remember, just a few minutes today can yield greater savings in the future.

Don't know where to start? Talk with your broker or marketing representative about arranging a consultation with a CDPHP wellness professional. We can help you customize programs and develop communications to make the most out of your worksite wellness dollars.

