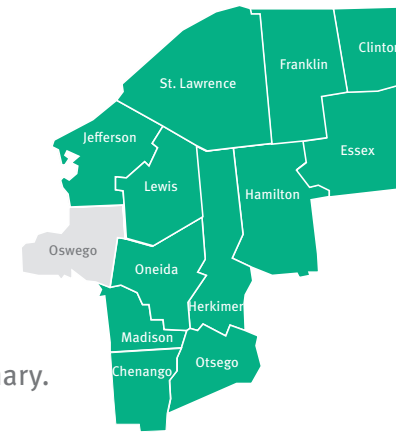




2022 SMALL GROUP DESIGNS

A QUICK REFERENCE GUIDE FOR BROKERS

RATE QUARTER 4



UTICA WATERTOWN REGION (7)

CDPHP COUNTIES INCLUDE:

CHENANGO
CLINTON
ESSEX
FRANKLIN

HAMILTON
HERKIMER
JEFFERSON
LEWIS

MADISON
ONEIDA
OTSEGO
ST. LAWRENCE

Available in all CDPHP® rating regions

 = Change from 2021

† 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 | \$1,015.92 | \$2,031.84 | \$1,727.07 | \$2,895.38 |
| PLATINUM | 121 | EPO Copayment | N/A | \$0/\$0 | \$20 | \$20 | \$750 | \$50 | \$100 | \$50 | \$4/\$30/\$60 | \$7,350/\$14,700 | \$1,024.09 | \$2,048.18 | \$1,740.95 | \$2,918.65 |
| PLATINUM | 130 | EPO Copayment | N/A | \$0/\$0 | \$15 | \$35 | \$500 | \$75 | \$100 | \$60 | \$4/\$30/\$60 | \$4,000/\$8,000 | \$1,005.36 | \$2,010.71 | \$1,709.11 | \$2,865.27 |
| GOLD | 220 | EPO Copayment | Embedded | \$600/\$1,200 | \$25† | \$40† | \$800† | \$100† | \$100† | \$60† | \$4/\$30/\$60 | \$7,900/\$15,800 | \$856.28 | \$1,712.56 | \$1,455.68 | \$2,440.40 |
| GOLD | 221 | Embrace Health EPO Copayment (\$200) | Embedded | \$250/\$500 | \$30† | \$50† | \$1,000† | \$100† | \$100† | \$70† | \$10/\$50/\$80 | \$7,150/\$14,300 | \$831.54 | \$1,663.07 | \$1,413.61 | \$2,369.88 |
| 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 | \$754.10 | \$1,508.21 | \$1,281.98 | \$2,149.20 |
| GOLD | 225 | HDEPO HSA Qualified | Aggregate | \$1,500/\$3,000 | \$20† | \$20† | \$250† | \$250† | \$150† | \$65† | \$10†/\$30†/\$50† | \$5,500/\$11,000 | \$839.80 | \$1,679.61 | \$1,427.66 | \$2,393.44 |
| SILVER | 320 | HDEPO HSA Qualified | Aggregate | \$1,800/\$3,600 | \$30† | \$40† | \$1,000† | \$150† | \$200† | \$60† | \$10†/\$50†/\$80† | \$6,900/\$13,800 | \$720.53 | \$1,441.06 | \$1,224.90 | \$2,053.51 |
| SILVER | 324 | HDHMO HSA Qualified | Aggregate | \$2,200/\$4,400 | \$25† | \$50† | \$500† | \$200† | \$300† | \$60† | \$10†/\$40†/\$60† | \$5,500/\$11,000 | \$642.98 | \$1,285.96 | \$1,093.06 | \$1,832.49 |
| SILVER | 328 | HDEPO EPC Non HSA Qualified | Embedded | \$3,000/\$6,000 | \$0 EPC/ \$40 Non-EPC | \$60† | 20%† | 20%† | 20%† | \$80† | \$10†/\$50†/50%† | \$8,000/\$16,000 | \$714.25 | \$1,428.50 | \$1,214.23 | \$2,035.61 |
| 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 | \$751.99 | \$1,503.97 | \$1,278.38 | \$2,143.16 |
| SILVER | 331 | HDEPO HSA Qualified | Aggregate | \$3,900/\$7,800 | \$45† | \$70† | \$1,500† | \$250† | \$500† | \$100† | \$15†/\$50†/\$80† | \$6,900/\$13,800 | \$690.18 | \$1,380.35 | \$1,173.30 | \$1,967.00 |
| SILVER | 425 | Copay First‡ (\$3,000/\$6,000) | Embedded | \$6,000/\$12,000 | \$30 | \$50 | \$500 | \$75 | \$75 | \$60 | \$10/\$30/\$50 | \$6,000/\$12,000 | \$703.59 | \$1,407.19 | \$1,196.11 | \$2,005.24 |
| BRONZE | 421 | HDEPO HSA Qualified | Aggregate | \$6,900/\$13,800 | 0%† | 0%† | 0%† | 0%† | 0%† | 0%† | 0%†/0%†/0%† | \$6,900/\$13,800 | \$614.75 | \$1,229.51 | \$1,045.08 | \$1,752.05 |
| BRONZE | 424 | HDEPO HSA Qualified | Aggregate | \$6,100/\$12,200 | \$40† | \$60† | \$1,000† | \$350† | \$350† | \$80† | \$10†/\$50†/\$80† | \$6,900/\$13,800 | \$614.89 | \$1,229.78 | \$1,045.31 | \$1,752.43 |
| BRONZE | 426 | NEW! HDHMO Non HSA Qualified | Aggregate | \$8,550/\$17,100 | 0%† | 0%† | 0%† | 0%† | 0%† | 0%† | 0%†/0%†/0%† | \$8,550/\$17,100 | \$533.43 | \$1,066.86 | \$906.83 | \$1,520.27 |
| BRONZE | 428 | NEW! HDHMO HSA Qualified | Aggregate | \$6,350/\$12,700 | 20%† | 20%† | 20%† | 20%† | 20%† | 20%† | 20%†/20%†/20%† | \$7,000/\$14,000 | \$545.80 | \$1,091.61 | \$927.87 | \$1,555.54 |

All rates include domestic partner and dependent coverage to age 26.

CDPHP Universal Benefits,® Inc.
Capital District Physicians' Health Plan, Inc.
Capital District Physicians' Healthcare Network, Inc.
21-18221 | 0522



FITNESS REIMBURSEMENT
Gym memberships, youth sports fees, and digital classes



\$0 KIDS PCP VISITS
For members ages 18 and younger



CDPHP PRICE CHECK
Get a cost estimate on medical services



PHARMACY APP
Real-time drug pricing with CDPHP ConnectRx, On the Go.



\$0 DOCTOR ON DEMAND
No-cost video doctor visits from the comfort of home.
Deductible applies on HSA qualified high deductible plans.



HEARING AND VISION
Hardware, exams, and LASIK surgery



MENTAL HEALTH
24/7 support with video doctor visits

Discover broker tools and more for 2022!

www.cdphp.com/BrokerDifference

Employee favorites

FITNESS AND WEIGHT MANAGEMENT REIMBURSEMENTS
Earn up to \$600 per year for going to the gym, youth sports fees, or online classes; and \$100 for completing a weight loss program.

DOCTOR ON DEMAND®
Live video doctor visits 24/7 from your smartphone, tablet, or computer for physical and mental health.

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

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

CDPHP HOSPITAL TO HOME
Supporting you and your loved ones during and after a hospital stay.

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 2022. Refer to plan documents for complete details.

LARGE GROUPS, SMALL GROUPS, INDIVIDUALS

| | |
|---|--|
| Doctor On Demand cost share | There will be a \$0 cost-share for live video doctor visits with Doctor On Demand. The deductible will apply for qualified high deductible plans. This benefit does not apply to Standard plans. The large group telemedicine rider is being retired and will not be available in 2022. |
| Virtual mental health with aptihealth | Members age 5 and older who live in New York state can receive virtual mental health and substance use support from the comfort of home with aptihealth. The program includes expert care from a therapist, a personalized care plan, weekly video sessions, in-app messaging, and more. |
| Virtual cardiac rehabilitation | The Movn virtual cardiac rehabilitation program uses an app, remote monitoring tools, a dedicated coach, and a personalized treatment plan to help members improve their cardiac health from the comfort of home. |
| Primary care visits for members under 19 | There will be a \$0 cost-share for primary care physician visits for children to age 19. The deductible will apply to qualified high deductible plans for non-well preventive visits. The benefit does not apply to Standard plans. |
| Family health | Ovia Health provides digital support and personalized guidance for members on their parenthood journey. The program includes unlimited one-on-one support from an Ovia Health coach, access to daily health and wellness programs, symptom tracking, and more. |
| Weight management reimbursement | The weight management reimbursement is increasing to \$100. |
| Funding accounts | CDPHP is expanding its relationship with HealthEquity – our preferred Health Savings Account (HSA) partner – to include administration of Health Reimbursement Arrangements (HRAs) and Flexible Spending Accounts (FSAs) for new and renewing plans. HealthEquity delivers integrated solutions that combine intuitive technology with remarkable service for all funding account types, streamlining the administrator and employee experience. |
| Diabetic drugs | The member cost-share for diabetic drugs will be the lesser of their diabetic cost-share or their prescription cost-share if the member has prescription benefits with CDPHP. The benefit does not apply to Standard plans. |
| Out-of-pocket maximum | The maximum allowable out-of-pocket maximum for HSA-qualified high deductible plans will be \$7,050 (individual) and \$14,100 (family). The maximum allowable out-of-pocket maximum for non-high deductible plans will be \$8,700 (individual) and \$17,400 (family). |
| Prior authorization reminder | All genetic testing requires prior authorization. |

INDIVIDUAL PLANS

| | |
|---|---|
| Individual Standard Bronze Plans | Plan design changes have been made pursuant to state and federal requirements so the product fits into a compliant actuarial value. |
|---|---|

WANT TO KNOW MORE?

Check out www.cdphp.com/need