

# Renewing with CDPHP®

## We keep it simple



CDPHP® has a wide range of plan options designed to meet the varying needs of businesses just like yours. This checklist will guide you through the process.

**1. Review your plan recommendation.**

Enclosed you will find a medical plan recommendation, based on the benefits and cost of your current plan. If you're looking for more choices, review the enclosed packet for details on our 2020 plans.

Consider adding the following options:

- ▶ Domestic partner coverage
- ▶ Dependent through age 29 coverage

**2. Consider adding a funding account and/or Healthy Direction programs.**

Offering a funding account can help offset out-of-pocket costs for your employees. CDPHP offers health savings accounts (HSAs), health reimbursement accounts (HRAs), and flexible spending accounts (FSAs). To help you decide which account(s) is right for your business and your employees, talk to your broker or CDPHP representative.

Healthy Direction programs are free and are available to groups to encourage healthy behaviors. Choose any number of steps for employees to complete and deliver an incentive of your choosing. We'll monitor step completion and provide bimonthly reporting. Healthy Direction HSA lets you reward employees with additional HSA funding.

**3. Select your Delta Dental plan.**

Use the enclosed Delta Dental Plan Selection Form to choose the plan you want to offer your employees. The enclosed plan recommendation will provide a suggestion if you are currently offering this benefit.

Pediatric dental coverage is required by the Affordable Care Act (ACA). If you are providing your employees the essential pediatric coverage from another plan not offered by CDPHP, you must complete the Pediatric Dental Group Attestation section of the enclosed Employer Group Attestations form.

**4. Complete the Employer Group Attestations form.**

In order to ensure our employer groups are classified and rated accurately, CDPHP requires that all groups attest to their size, as defined by New York law and the ACA.

The employer funding attestation section is required for any small group medical policy with a deductible if a funding account administrator other than CDPHP is used.

**5. Review your new employee waiting period and decide if you want to make changes.**

That's all there is to it! Contact your broker or CDPHP representative if you have any questions.

**Thank you for doing business with CDPHP.**

We look forward to continuing to serve you.