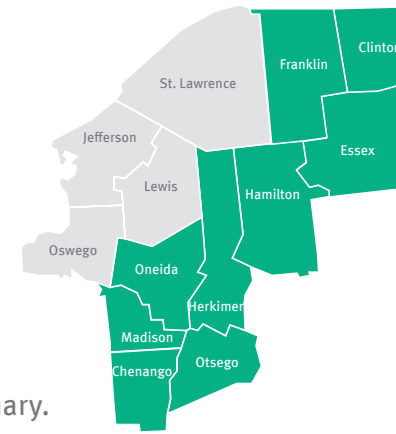




2019 SMALL GROUP DESIGNS

A QUICK REFERENCE GUIDE FOR BROKERS



UTICA WATERTOWN REGION

RATE QUARTER 4

CDPHP COUNTIES INCLUDE:

CHENANGO
CLINTON
ESSEX

FRANKLIN
HAMILTON
HERKIMER

MADISON
ONEIDA
OTSEGO

Available in all CDPHP® rating regions

 = Change from 2018

† 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	Embedded	\$0/\$0	\$15	\$20	\$500	\$100	\$100	\$35	\$4/\$30/\$60	\$7,500/\$15,000	\$988.19	\$1,976.39	\$1,679.93	\$2,816.36
PLATINUM	121	EPO Copayment	Embedded	\$0/\$0	\$20	\$20	\$750	\$50	\$100	\$30	\$4/\$30/\$60	\$7,350/\$14,700	\$976.49	\$1,952.99	\$1,660.04	\$2,783.01
PLATINUM	130	EPO Copayment	Embedded	\$0/\$0	\$15	\$35	\$500	\$75	\$100	\$45	\$4/\$30/\$60	\$4,000/\$8,000	\$962.83	\$1,925.67	\$1,636.82	\$2,744.08
GOLD	220	EPO Copayment	Embedded	\$500/\$1,000	\$25†	\$40†	\$800†	\$50†	\$75†	\$50†	\$4/\$30/\$60	\$7,150/\$14,300	\$873.61	\$1,747.22	\$1,485.14	\$2,489.79
GOLD	221	Embrace Health EPO Copayment (\$200)	Embedded	\$250/\$500	\$30†	\$50†	\$1,000†	\$100†	\$100†	\$60†	\$10/\$50/\$80	\$7,150/\$14,300	\$850.54	\$1,701.08	\$1,445.92	\$2,424.04
GOLD	222	EPO Hybrid	Embedded	\$600/\$1,200	\$20	\$40	20%†	20%†	20%†	\$50	\$10/\$50/\$80	\$6,250/\$12,500	\$821.20	\$1,642.39	\$1,396.03	\$2,340.41
GOLD	223	NEW! HDHMO Smart Deductible (Non-Qualified)	Embedded	\$1,000/\$2,000	\$25	\$40†	\$500†	\$150†	\$150†	\$75†	\$10/\$50†/\$80†	\$7,900/\$15,800	\$676.56	\$1,353.12	\$1,150.15	\$1,928.19
GOLD	230	EPO Copayment	Embedded	\$600/\$1,200	\$25†	\$40†	\$1,000†	\$100†	\$150†	\$50†	\$10/\$35/\$70	\$7,350/\$14,700	\$840.67	\$1,681.35	\$1,429.14	\$2,395.92
SILVER	320	HDEPO Qualified	Aggregate	\$1,750/\$3,500	\$30†	\$40†	\$750†	\$150†	\$150†	\$50†	\$10†/\$50†/\$80†	\$6,550/\$13,100	\$737.62	\$1,475.23	\$1,253.95	\$2,102.21
SILVER	324	HDHMO Qualified	Aggregate	\$2,200/\$4,400	\$25†	\$50†	\$500†	\$200†	\$300†	\$50†	\$10†/\$40†/\$60†	\$4,800/\$9,600	\$583.23	\$1,166.47	\$991.50	\$1,662.21
SILVER	328	NEW! HDEPO EPC 328 Silver (Non-Qualified)	Embedded	\$2,500/\$5,000	\$0 EPC/ \$40 Non-EPC	\$60†	20%†	20%†	20%†	\$70†	\$10†/\$50†/50%†	\$7,200/\$14,400	\$663.76	\$1,327.53	\$1,128.40	\$1,891.72
SILVER	330	EPO Copayment	Embedded	\$2,000/\$4,000	\$30†	\$50†	\$1,500†	\$100†	\$250†	\$60†	\$10/\$35/\$70	\$7,350/\$14,700	\$711.92	\$1,423.85	\$1,210.27	\$2,028.99
BRONZE	421	HDEPO Qualified	Aggregate	\$6,650/\$13,300	0%†	0%†	0%†	0%†	0%†	0%†	0%†/0%†/0%†	\$6,650/\$13,300	\$511.83	\$1,023.67	\$870.12	\$1,458.73
BRONZE	423	HDEPO Non-Qualified	Embedded	\$5,500/\$11,000	\$35†	\$80†	50%†	\$300†	50%†	\$90†	10†/50%†/50%†	\$7,150/\$14,300	\$516.69	\$1,033.37	\$878.36	\$1,472.55
BRONZE	424	HDEPO Qualified	Aggregate	\$5,250/\$10,500	\$40†	\$60†	\$1,000†	\$300†	\$350†	\$70†	\$10†/\$50†/\$80†	\$6,650/\$13,300	\$530.83	\$1,061.66	\$902.42	\$1,512.87
BRONZE	425	Copay First‡ (\$3,000/\$6,000)	Embedded	\$6,000/\$12,000	\$30	\$50	\$500	\$75	\$75	\$60	\$10/\$30/\$50	\$6,850/\$13,700	\$553.60	\$1,107.20	\$941.12	\$1,577.76
BRONZE	430	HDEPO Qualified	Embedded	\$5,500/\$11,000	50%†	50%†	50%†	50%†	50%†	50%†	\$10†/\$35†/\$70†	\$6,650/\$13,300	\$552.53	\$1,105.06	\$939.30	\$1,574.71

All rates include Domestic Partner coverage.

* No out-of-pocket costs for members.

CDPHP Universal Benefits,® Inc.
Capital District Physicians' Health Plan, Inc.
Capital District Physicians' Healthcare Network, Inc.
18-8851 | 060919



CAFÉWELL® AND LIFE POINTS®
Complete healthy activities.
Log them online. Earn gift cards.



FREE PREVENTIVE CARE*
We exceed the minimum requirements



DOCTOR ON DEMAND®
Live video doctor visits



ZIPONGO®
Take the guesswork out of eating right



LASIK REIMBURSEMENT
Better vision at a lower cost



GYM REIMBURSEMENT
Even more reason to go to the gym

Discover the hidden perks and new innovations we're offering for 2019!

www.cdphp.com/BrokerDifference

Plan Favorites

COPAY FIRST

A first-dollar copay plan, at a high deductible price.

NEW FOR 2019, preventive visits don't count toward the first phase, meaning employees stay in the copay phase longer!

TOP-SELLER!

\$0 ENHANCED PRIMARY CARE PLAN

Doctor visits are **FREE** with any Enhanced Primary Care (EPC) provider.

TAKE ANOTHER LOOK!

HIGH DEDUCTIBLE HMO

Quality meets affordability.

GOLD Low rates, smart deductible
SILVER HSA-qualified

NEW, LOW RATES!

EMBRACE HEALTH

Employees receive **\$200** to spend on a fitness, medical, or nutrition path to cover expenses. Members pick the path, CDPHP provides the cash!

★ EMPLOYER FAVORITE!

DOCTOR ON DEMAND

Employees can visit the doctor from the comfort of home or office on their laptop or smartphone. Doctor On Demand treats physical and mental health problems 365 days a year 24/7.

Changes You Should Know

CDPHP® takes its role in providing health care coverage for your employees and clients very seriously. These changes take effect at the time of benefits renewal in 2019. Refer to plan documents for complete details.

LARGE GROUPS, SMALL GROUPS, INDIVIDUALS

North Country expansion	CDPHP is expanding our service area. Our award-winning coverage and customer service will now be available in Clinton, Essex, Franklin, and Warren counties.
Weight management	Members ages 18 and older are eligible for up to a \$75 reimbursement per benefit period for completion of an eligible weight-loss program.
Gym reimbursement	Up to \$600 total gym reimbursement is available per benefit period (\$200 per subscriber and \$100 per covered spouse, every six months). Members must go to the gym 50 times in six months and provide proof from the gym/fitness facility.
Early intervention program	New language clarifies how services designated as early intervention program are covered.
Allowed amount clarification	New language clarifies how our allowed amount is calculated.
Donor breast milk	Donor breast milk will be covered when considered medically necessary.
Behavioral health	New language clarifies coverage at certain facilities for mental health/substance use.
Prescription drug coverage at non-par pharmacies	CDPHP must receive a prescription drug claim form for reimbursement from a non-participating pharmacy when the participating pharmacy cannot provide the drug in a reasonable time. Members still need to get prior written approval from CDPHP for the drug to be covered. <i>Please note that for large groups, this only applies if your group purchased a prescription drug rider from CDPHP.</i>
Prescription drug coverage of kits and packs	Therapeutic kits or convenience packs contain one or more prescription drug(s) and may be packaged with over-the-counter items, such as gloves, finger cots, hygienic wipes, or topical emollients. CDPHP will not cover repackaged products, such as therapeutic kits or convenience packs that contain a covered prescription drug, unless the drug is only available as part of a therapeutic kit or convenience pack.
Timely appeal information	If a member files an appeal, CDPHP will provide any new or additional evidence or rationale connected to the appeal, free of charge. The information will be provided as soon as possible and sufficiently in advance of the date of final adverse determination. This will allow a reasonable timeframe for the member to respond.
Prior authorization changes	There are prior authorization changes for 2019. Please check member contract for details.
Emergency department coverage	No member cost-sharing will be applied for health care forensic examinations performed under Public Health Law § 2805-1 (treatment of sexual offense victims and maintenance of evidence in a sexual offense).
Deductible applies to medical equipment and supplies	The deductible will now apply to durable medical equipment, prosthetics, medical supplies, hearing aids, and cochlear implants for all plans with the exception of hybrid designs and plans with no deductible.

LARGE GROUPS

Lasik reimbursement	Members are eligible for a lifetime \$750 Lasik reimbursement.
Therapeutic radiology	There are no preferred therapeutic radiology locations. Reduced cost-sharing does not apply.
Inpatient hospital services	Prior authorization will now apply to inpatient hospital services for a continuous stay, inpatient mental health, and inpatient substance use disorder.
Home health care services deductible	For plans with a deductible, the \$50 deductible cap for home health care services is being removed. Up to the full deductible amount will now apply to these services.
Inpatient copay limit	For copayment plans, the limit of two copays per individual and three copays per family is being removed. Each inpatient admission will now apply a copayment.

LARGE GROUPS AND SMALL GROUPS

Emergency services outside the service area	For CDPHP UBI plans with the national network, language regarding coverage limited to only emergency services outside the service area is being removed.
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