



# Copay First

A copay plan at a high-deductible price.

How does it work?



## Copayment Phase

Members pay a copayment for all services received.\* CDPHP tracks the total allowed charge for each service until the Copay First accumulator amount for individuals or families is reached.

**And remember, preventive visits don't count toward the copay phase, meaning employees stay in it longer.**



## Deductible Phase

Members move into the deductible phase and pay the total allowed charge for each service until the plan deductible/out-of-pocket max is reached. Members can access their current status online and also receive personalized reminders from CDPHP.



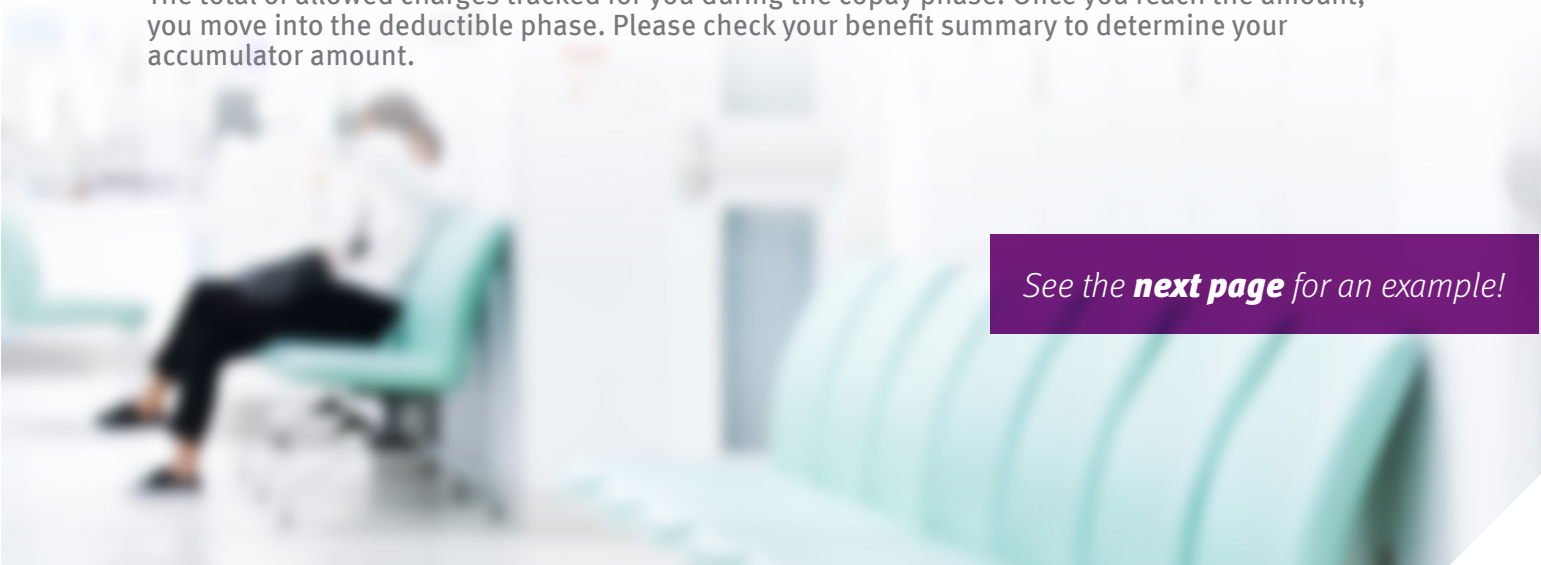
Offer a health funding account to offset member out-of-pocket costs!

*\* DME/prosthetics/medical supplies are subject to coinsurance.*

## What's a Copay First Accumulator?

The total of allowed charges tracked for you during the copay phase. Once you reach the amount, you move into the deductible phase. Please check your benefit summary to determine your accumulator amount.

See the **next page** for an example!





## Let's walk through an example:

- ▶ **Sally goes to the doctor for a sick visit.**  
She pays a \$30 copay, but the actual allowed charge for the visit is \$230. The \$230 counts toward Sally's Copay First Accumulator.
- ▶ **The claim is processed at CDPHP and CDPHP pays the remaining \$200 for the visit.**
- ▶ **Sally continues to go to the doctor as needed.**  
CDPHP keeps tabs on the amounts paid.
- ▶ **Once the Copay First accumulator amount is reached, Sally's deductible kicks in.**  
Therefore, the next time Sally goes to the doctor, she pays nothing up front at the office, the claim is processed to her deductible, and she is billed for the total allowed charge for the visit by her doctor's office.

A photograph of a medical professional in a white lab coat sitting at a desk. The professional is holding a pen and looking at a tablet. In the background, there is a stethoscope on the desk and a blood pressure cuff. The image is partially obscured by a purple banner at the bottom.

**Ready to enroll?** Contact your broker or CDPHP representative today.