



# The Advantages of a CDPHP® High Deductible Health Plan

As health care costs continue to rise, employers, like you, are undoubtedly looking for ways to control them. With a CDPHP high deductible health plan, you can save money on premiums without sacrificing what's best for your employees. The experts at CDPHP will guide you through implementation, and employees will have a variety of tools to help them navigate their health care.

CDPHP high deductible health plans offer the following:

- ▶ Low premiums
- ▶ No referrals
- ▶ No charge for many preventive health care services, including annual physicals and screenings provided in-network
- ▶ A national network of more than 825,000 providers
- ▶ Worldwide coverage for emergency care
- ▶ Online tools to track and manage claims
- ▶ Live, personal service and support

Are you new to high deductible health plans? No problem! Here's what you can expect:

- ▶ **High deductible health plans are more cost-effective than the annual premiums on traditional family health insurance plans.** Generally, the higher the deductible, the lower the premium. Switching to a high deductible health plan can help you maintain employer premium contribution levels, if applicable.
- ▶ **With a high deductible health plan, your employees are responsible for paying a certain amount of money out-of-pocket before their insurance kicks in.** This encourages employees to compare cost and quality to make more-informed health care choices. This cost-consciousness with respect to health care is beneficial to employees – and your company's bottom line.
- ▶ **High deductible health plans are often paired with a health funding account, such as a health savings account (HSA).** These can be used to help pay for copays and/or coinsurance, vision and dental care, prescriptions, and other qualified medical expenses. Employer contributions to an HSA can help ease the employee transition to a deductible.
- ▶ **Our preventive drug carve out helps employees save.** With qualified CDPHP high deductible health plans, preventive prescription drugs are not subject to the deductible, so your employees can immediately start paying the lower, tier-based cost-share instead of the full cost of the drug. Review the CDPHP Preventive Drug List in the Rx Corner of [www.cdphp.com](http://www.cdphp.com) for more details.

## Additional High Deductible Health Plan Tools and Support

### CaféWell®

CaféWell provides employees with recommended activities and wellness programs tailored to their individual health needs and goals. By completing healthy activities, members can earn Life Points® that can be redeemed for merchant gift cards.\*

### EARN MORE!

If you offer a Health Equity HSA, participating employees will be eligible to earn even more Life Points.

### Rx for Less

A program for all CDPHP members with a prescription drug rider, it offers deep discounts on a specific list of drugs when purchased at CVS/pharmacy, Hannaford, Price Chopper/Market 32, ShopRite, Target, or Walmart. Many generic prescription drugs are available for as little as a penny a pill, beating the price of many other drug club programs by 90 percent.

### Integrated HSA or HRA Claims

CDPHP has unique integrated claims options available with our health savings account and health reimbursement arrangement solutions. This makes it even easier for employees to pay for their out-of-pocket expenses.

### Health Care Management Tools

Employees can track claims and manage HSA, HRA, and FSA expenses online or via the My CDPHP Mobile app, as well as find a doctor anywhere in the country.

### CDPHP Consumer Directed Health (CDH) Hub

Visiting this website will give your employees access to an array of funding account tips and tools, videos, and other support. Check it out at [www.cdphp.com/consumer-directed-health](http://www.cdphp.com/consumer-directed-health).

### CDPHP® Customer Connect<sup>SM</sup>

Members and non-members can meet with a CDPHP member relations specialist to get answers to their claims and benefit questions, request ID cards, and more. Visit [www.cdphp.com/customerconnect](http://www.cdphp.com/customerconnect) for locations and hours.

For more information, please contact your broker or CDPHP representative.

*\*All adults age 18 and older in select plans are eligible. Points accumulate per calendar year, per contract. Points must be redeemed by December 31 each year.*



**A plan for life.**