

# Your 2020 Preview

SMALL BUSINESS SOLUTIONS



A plan for life.

# Keeping Employees Healthy. Saving You Money.

CDPHP® brings value to your business with award-winning customer service; a national network with competitive rates; and superior plans. For 2020, members have access to innovative tools and personalized services that help them live their healthiest lives. Whether your employees are trying to improve their health or simply maintain an active lifestyle, CDPHP has them covered.



## FREE PREVENTIVE CARE

Checkups, cancer screenings, and more



## DOCTOR ON DEMAND®

Live video doctor visits via mobile device or computer



## NUTRITION APP

Healthy recipes, deals, and more with Zipongo®



## NO-COST WELLNESS

Free gym access and nutrition services



## INTEGRATED HEALTH SAVINGS ACCOUNTS

HSA solutions with qualified plans



## PREFERRED LABS

Free and low-cost services



## REIMBURSEMENTS

On gym memberships and weight loss programs



## CAFÉWELL® AND LIFE POINTS®

Complete healthy activities. Log them online. Earn gift cards!



## ONE-ON-ONE SUPPORT

Personalized assistance from the CDPHP Care Team



## CVS DISCOUNTS

20 percent off CVS-branded health products



## RX FOR LESS

Generic medications for as little as a penny a pill



## LASIK BENEFIT

Better vision at a lower cost

For details, visit [www.cdphp.com/EmployerDifference](http://www.cdphp.com/EmployerDifference)

*Pending Department of Financial Services approval*

*Benefits vary by plan*

# Check out some of our innovative plans and more.

Renewal materials are located in the back folder.

## **COPAY FIRST PLANS**

SEE OUR NEW SILVER OPTION

# First-Dollar Copay Plans, 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.

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

**EASIER THAN EVER FOR 2020!**  
The plan deductible will match the out-of-pocket max, eliminating the second copay phase.

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

**“HIGHEST IN MEMBER SATISFACTION AMONG COMMERCIAL HEALTH PLANS IN NEW YORK”**

Capital District Physicians' Health Plan received the highest score in New York in the J.D. Power 2017-2019 Member Health Plan Satisfaction Studies of customers' satisfaction with their commercial health plan. Visit [jdpower.com/awards](http://jdpower.com/awards)



## EMBRACE HEALTH PLAN

★ EMPLOYER FAVORITE!

# Money in Your Pocket

CDPHP Embrace Health enables you to select a lower-premium health plan that introduces your employees to a deductible, while offsetting the money it takes to stay healthy.

Along with a quality health plan, CDPHP provides **\$200** that employees can spend on one of three “paths” to good health – fitness, medical, or nutrition.

### The Paths



#### Medical

Employees can use their Embrace Health bonus dollars for any IRS-qualified medical expense.



#### Nutrition

Employees can use their bonus dollars on expenses that will help them eat healthy, such as weight loss programs or meeting with a registered dietitian.



#### Fitness

The fitness path makes it easier for employees to pay for new sneakers, athletic equipment, greens or court fees, and more.

Embrace Health debit cards are mailed to employees once they log on to [www.cdphp.com](http://www.cdphp.com) and select a path.

Gold and silver plans available for 2020!

## HMO

LOW RATES!

# Quality Meets Affordability

All CDPHP high deductible plans offer:

- ✓ Low premiums
- ✓ Free preventive health care services, including annual physicals and screenings
- ✓ No referrals
- ✓ Worldwide coverage for emergency care

## Gold

Low rates for you and a **smart deductible** for your employees. This means your employees only pay a copay or coinsurance for commonly used services like primary care visits, telemedicine, and some prescription drugs instead of paying the full cost upfront.

## Silver

Pair this qualified plan with a health savings account (HSA) from HealthEquity®. When offering an HSA, you can contribute to employee accounts to help them pay for:

- ✓ Copays
- ✓ Dental care
- ✓ Prescriptions
- ✓ Other qualified medical expenses

Plus, HealthEquity is completely integrated with CDPHP. This provides a seamless experience for you and your employees with easy enrollment, less paperwork, and hassle-free claims.



## TRIPLE ZERO PLAN



# Zip. Zero. Zilch.

You asked for a **gold HMO plan** with no deductible, and we delivered. With the **CDPHP Triple Zero Plan**, your employees get a whole lot of nothing – in a way they'll like!

**\$0 DEDUCTIBLE**  
**\$0 COPAY**  
FOR ENHANCED PRIMARY CARE  
AND TELEMEDICINE VISITS  
**+ \$0 COPAY**  
FOR TIER 1 MEDICATIONS

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**0 WORRIES!**

You read that right. Triple Zero comes with no deductible, no copay for tier 1 drugs, and no copay for primary care visits with a CDPHP Enhanced Primary Care provider, or for live video doctor visits on your mobile device 24/7 through Doctor On Demand.

Enough about what *doesn't* come with the plan. Here's what it offers: the same high quality benefits, award-winning customer service, and value-added benefits that come with all CDPHP commercial plans.

**Enhanced Primary Care providers have partnered with CDPHP for more than a decade to provide higher quality care at a lower cost.**

Get started with your renewal! Everything you need is right here.



## Save Money With Healthy Direction

Reward employees for getting healthy while saving on health care costs. By completing healthy steps, employees can earn a **premium differential** or other incentives. Talk with your CDPHP account representative to learn more!

**Healthy Direction  
Manager**

**Healthy Direction  
HSA**

**Healthy Direction  
HRA**

**Connect with us!**

Tell us what you think at  
[insights.cdphp.com/join](https://insights.cdphp.com/join) 

Get fitness tips, wellness ideas,  
and more! Follow us on social  
and visit [blog.cdphp.com](https://blog.cdphp.com).



**A plan for life.**

Contact your broker or call your CDPHP sales representative at **1-800-993-7299**.

Capital District Physicians' Health Plan, Inc.  
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