

# Your 2021 Preview

SMALL BUSINESS SOLUTIONS



A plan for life.

# Keeping your business and your employees healthy

CDPHP® brings value to your business with award-winning customer service, a robust national network, and innovative, cost-saving plans. In 2021, as always, you can count on CDPHP to provide high quality benefits and personalized service that saves you money and helps your employees live their healthiest lives.



## FREE PREVENTIVE CARE

Checkups, cancer screenings, and more



## DOCTOR ON DEMAND®

Live video doctor visits via mobile device or computer



## CDPHP HOSPITAL EXPERIENCE

An advocate for you and your family while you're in the hospital



## MENTAL HEALTH SERVICES

24/7 support including live video doctor visits



## HEARING AND VISION

Hardware, exams, LASIK surgery, and more



## PREFERRED LABS AND RADIOLOGY

Free and low-cost services



## ONE-ON-ONE SUPPORT

Personalized assistance from the CDPHP Care Team



## NUTRITION APP

Healthy recipes, deals, and more with Foodsmart™



## CAFÉWELL® AND LIFE POINTS®

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



## REIMBURSEMENTS

Virtual fitness classes, gym memberships, weight loss programs



## INTEGRATED HEALTH SAVINGS ACCOUNTS

Seamless claims integration and fewer administrative hassles



## RX FOR LESS

Generic medications for as little as a penny a pill

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

# Check out some of our innovative plans and more.

Renewal materials are located in the back folder.

## **COPAY FIRST PLANS**

### Copay plans at a high deductible price

UPFRONT SAVINGS FOR EMPLOYEES

#### **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.

**Preventive visits don't count toward the Copay First Accumulator, meaning employees stay in the copay phase 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!

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

## TRIPLE ZERO PLAN

# Zip. Zero. Zilch.

"NOTHING"  
TO SEE HERE

CDPHP Triple Zero is a **gold HMO plan** that gives your employees 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 Enhanced Primary Care visits or live video doctor visits through Doctor On Demand.

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

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.

## **QUALIFIED HIGH DEDUCTIBLE PLANS**

**LOW RATES!**

# Quality meets affordability

All CDPHP qualified high deductible plans meet IRS requirements and offer:

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

## **Qualified HDEPO Plans**

Check out the new Gold and Silver options for 2021! Both plans feature competitive rates and our national network of more than 825,000 doctors nationwide.

## **Pair with an HSA**

Pair high deductible plans 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.

**Medications on our preventive drug list are not subject to the deductible on most CDPHP high deductible plans.**

## HEALTH FUNDING ACCOUNTS

THREE  
GREAT OPTIONS

# Help employees save for health care expenses

Your employees have more control of their health care dollars when you combine a funding account with a high quality plan from CDPHP. You can contribute to their health funding accounts, which helps them pay for

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

Funding account options:

### 1. HealthEquity HSA (Health Savings Account)

An HSA is also funded by employees and/or employers on a pre-tax basis. HSA funds can be rolled over year after year and go with the employee when leaving employment. After age 65, the funds can be used for non-medical expenses.

**Employees with a HealthEquity HSA can convert their Life Points into HSA funds – up to \$365 per year!**

### 2. FSA (Flexible Spending Account)

An FSA is funded by employees and/or employers and allows individuals to put money aside from their paycheck, on a pre-tax basis, to be spent on their health and/or dependent care expenses.

### 3. HRA (Health Reimbursement Arrangement)

An HRA is funded by the employer and reimburses employees for qualified medical expenses determined by the employer. This can serve to fund the gap between your employees' out-of-pocket health care expenses and their insurance coverage.

CDPHP HRAs and HSAs are integrated, providing a seamless experience for you and your employees with easy enrollment, minimal paperwork, hassle-free claims, and more!

Talk to your CDPHP account executive for more information about health funding accounts (your employees will thank you for it!).



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



## Reward employees for getting healthy

With **Healthy Direction**, employees complete healthy steps to earn a premium differential or other incentives, saving you money on health care costs in the process.

Talk with your CDPHP account representative to learn more!

**INCENTIVIZE  
HEALTHY CHOICES**

**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**.

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