



OPEN

Your 2023 Preview

SMALL BUSINESS SOLUTIONS



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 2023, as always, you can count on CDPHP to provide high quality benefits, moneysaving programs, and tools and services that go above and beyond for you and your employees.



CHILD PRIMARY CARE VISITS

\$0 for children 18 and under.**



DOCTOR ON DEMAND®

\$0 live video doctor visits via mobile device or computer*



MENTAL HEALTH SERVICES

24/7 support including \$0 video doctor visits*



CDPHP HOSPITAL TO HOME

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



HEARING AND VISION

Hardware, exams, LASIK surgery, and more



CDPHP PRICE CHECK

Get an estimated cost on a range of health care services



CDPHP HEALTH HUB, POWERED BY VIRGIN PULSE

Complete healthy activities, earn CDPHP Life Points® Rewards, and redeem for gift cards!



REIMBURSEMENTS

Gym memberships, youth sports fees, virtual classes, wearable devices, weight loss programs



FAMILY HEALTH

Doula reimbursement; fertility, pregnancy, and parenting tools



NEW PHARMACY BENEFIT MANAGER

Transparency, innovation, and more with Capital Rx



CONNECTRx

CDPHP pharmacies with free, local delivery.



Rx FOR LESS

Generic medications for as little as a penny a pill



CDPHP CONNECTRx, ON THE GO

View your medication costs, search for savings, and more



PREFERRED LABS AND RADIOLOGY

No- and low-cost services*

For details, visit www.cdphp.com/EmployerDifference

* Subject to \$0 cost sharing. Deductible will apply on HSA qualified high deductible plans.

** Subject to \$0 cost sharing. Deductible will apply on HSA qualified high deductible plans for non-preventive care visits.

Benefits vary by plan

Check out some of our innovative plans and more.

Renewal materials are located in the back folder.

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

0 WORRIES!

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

You read that right. Triple Zero comes with no deductible, no copay for tier 1 drugs, and no copay for primary care visits with an Enhanced Primary Care provider or live video doctor visits 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.

COPAY FIRST PLAN

A copay plan 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.



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.

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

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

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

QUALITY MEETS
AFFORDABILITY

HIGH DEDUCTIBLE PLANS

Big benefits at a lower cost

All **CDPHP high deductible plans** can be paired with a funding account and offer:

- ✓ Lower premiums
- ✓ No-cost preventive care,* including annual physicals and screenings exceeding the minimum requirement
- ✓ No referrals
- ✓ Worldwide coverage for emergency care
- ✓ Transparency tools that allow your employees to be smart consumers and make informed decisions about their health care
- ✓ Tax advantages for you and your employees when paired with a funding account

Funding accounts designed to meet your needs

Pair any CDPHP high deductible plan with a Health Reimbursement Arrangement (HRA) or a Flexible Spending Account (FSA). Qualified high deductible plans can also be paired with a Health Savings Account (HSA).

When pairing a high deductible plan with a funding account, you can contribute to employee accounts to help them pay for:

- ✓ Member out-of-pocket medical costs
- ✓ Dental care
- ✓ Prescriptions
- ✓ Other qualified medical expenses

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

Enjoy an integrated experience for you and your employees with easy enrollment, less paperwork, and hassle-free claims.

* Subject to \$0 cost sharing. Deductible will apply on HSA qualified high deductible plans.



#1 IN MEMBER SATISFACTION AMONG COMMERCIAL HEALTH PLANS IN NEW YORK, FIVE OUT OF SIX YEARS

For J.D. Power 2022 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards)

CHOOSE
YOUR ADMIN

HEALTH FUNDING ACCOUNTS

Helping you achieve a healthier bottom line

Integrated health funding account solutions

Health insurance is an important part of your overall business strategy. A comprehensive benefit package is essential to helping you attract and retain a productive workforce. **Funding accounts**, in conjunction with a CDPHP health plan, can offer you and your employees tax advantages and cost savings.

NEW!

Choose from two trusted third-party administrators (TPAs) for HRA/FSA plan administration: CDPHP and HealthEquity.

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. 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.

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.

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

Talk to your CDPHP account executive to learn more.

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



Log in to your CDPHP employer account

Managing your account is easy with the CDPHP employer portal.

By logging in you can pay your bill, review and sign contracts, manage employee membership, access temporary ID cards, and so much more.

Register for an account or log in by visiting employer.cdphp.com.

Connect with us!

Tell us what you think at
insights.cdphp.com/join 

Get fitness tips, wellness ideas,
and more! Follow us on social
and visit 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.
Capital District Physicians' Healthcare Network, Inc.
CDPHP Universal Benefits,[®] Inc.

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