



Member Education Materials for Federal Members

Welcome to CDPHP. We're glad you're here.

CDPHP® continues to innovate with products and services designed to meet your needs and help you access health care in a way that works best for you.

This packet includes a brief description of the CDPHP UBI plan for Federal members, plan rates, and information about:

LOGGING INTO YOUR ACCOUNT

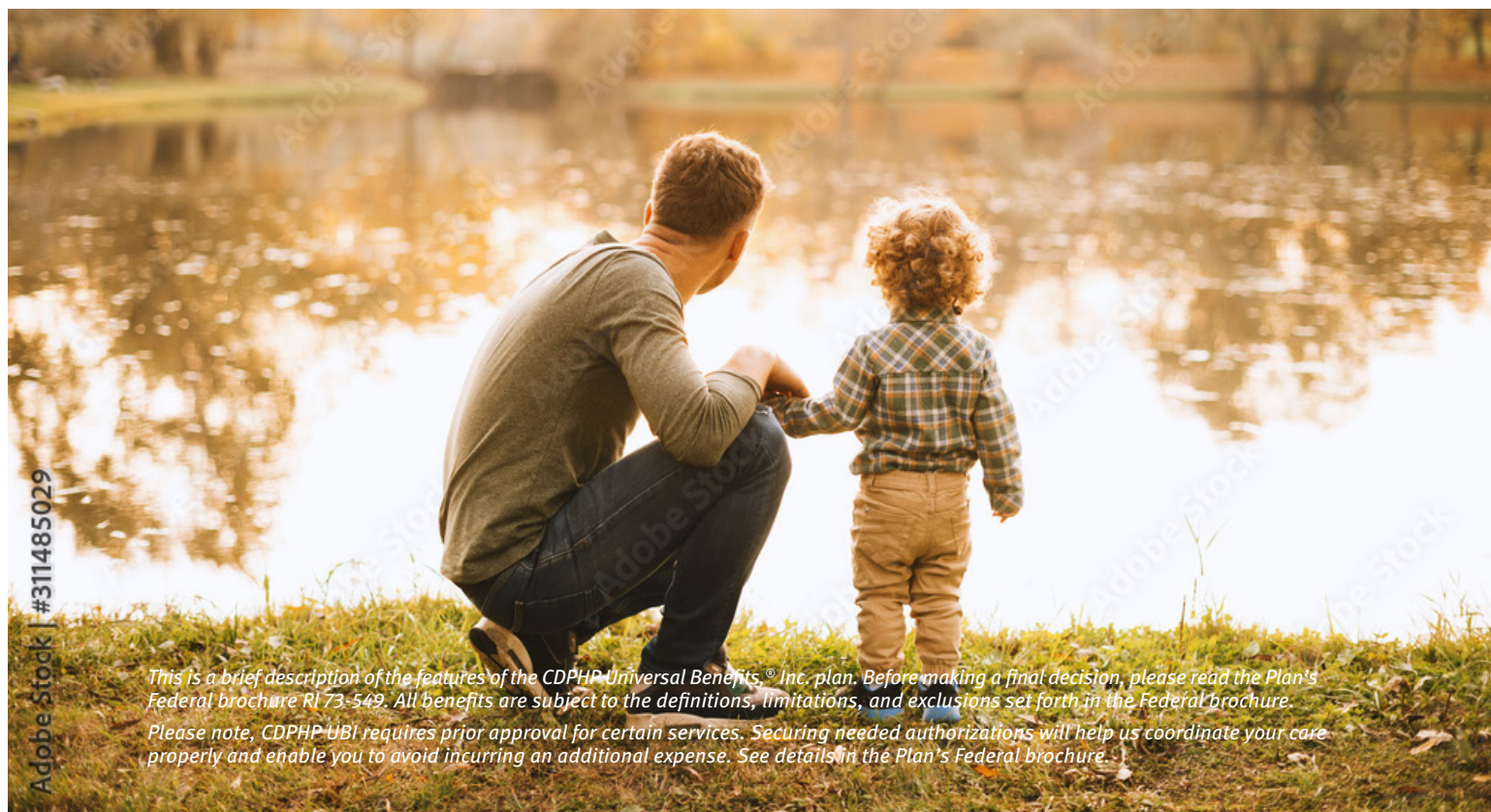
PREVENTIVE RESOURCES

CDPHP HEALTH RESOURCES

**VIRTUAL PHYSICAL AND
MENTAL HEALTH RESOURCES**

RX FOR LESS

PRICE TRANSPARENCY TOOLS



This is a brief description of the features of the CDPHP Universal Benefits, Inc. plan. Before making a final decision, please read the Plan's Federal brochure RI 73-549. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

Please note, CDPHP UBI requires prior approval for certain services. Securing needed authorizations will help us coordinate your care properly and enable you to avoid incurring an additional expense. See details in the Plan's Federal brochure.



A High Quality Plan for our Federal Members

Open Season for 2023 Benefits November 14-December 12

SERVICE	STANDARD OPTION
PCP Office Visit	\$40 copay (preventive covered in full)
Specialist Office Visit	\$60 copay
Telemedicine Visit	Telehealth \$40 per PCP visit or \$60 per specialist. You pay nothing at preferred providers (Doctor On Demand, aptihealth, Movn Virtual Cardiac Rehab)
Inpatient Hospital*	\$500 copay per admission plus 20% of the plan allowance
Outpatient Surgery*	\$100 copay
Emergency Room*	\$150 copay
Urgent Care	\$60 copay
Prescription Drugs	Tier 1 – \$10 Tier 2 – 50% of the plan allowance with a \$400 per prescription maximum, up to a 30-day supply. Tier 3 – 50% of the plan allowance with a \$600 per prescription maximum, up to a 30-day supply.
Protection against catastrophic costs (out-of-pocket maximum)	You pay nothing after \$8,550 for Self Only or \$17,100 for Self Plus One or Self and Family, per year for applicable medical and pharmacy deductibles, copayments, and/or coinsurance.

****A calendar year deductible of \$350 per person with a maximum of \$700 for Self Plus One and/or Self and Family will apply to certain facility services.***

PCP and Specialist Office Visit cost share will be waived if original medicare is your primary payor and you have Medicare Parts A & B.

Questions? A member services representative will gladly assist you Mon. - Fri. 8 a.m. to 8 p.m. at (518) 641-3140 or 1-877-269-2134. TTY/TDD users may call 711.

www.cdphp.com

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This is a brief description of the features of the CDPHP UBI Plan. Before making a final decision, please read the Plan's Federal brochure RI-73549. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.



Logging into Your Account

By setting up a member account, you can easily access health resources from the comfort of your home computer, laptop, or mobile device.

Not registered yet? It's easy. Navigate to member.cdphp.com and click the **Register** link to create an account. You will need your member ID number (from your ID card) and a few other pieces of identifying information.

Here is an overview of resources available to you once you've logged in:

Self-Serve Options	Name or change your PCP (for applicable plans), complete the Release of Information (ROI) form, and submit reimbursement for medical claims paid out of pocket.
CDPHP® Price Check™	Get an estimated cost on a range of health care services before you choose a provider. This tool gives you more control of your health care dollars by allowing you to compare prices and plan for expenses in advance.
Benefits Information	A breakdown of your medical, prescription, and dental plans, as well as your funding account details (if any).
Claims Center	Use this tool to check the status of medical and prescription claims for you and your dependents under the age of 18.
Deductible Accumulator and Limit Information	Know how much of your deductible has been satisfied and the benefit limits for various services.
Drug Coverage and Pricing	View your prescription drug plan and benefits, contact a pharmacist, and more.
Healthy Activities and Challenges	Take steps to better your health.
Contact Us	This tool comes in handy when you need to communicate securely via email with CDPHP regarding a benefit or claims inquiry.
Member ID Cards	Misplaced your ID card? No problem! Click this option to view and print your ID card and order a new one for yourself and your covered family members. You can also download the My CDPHP app on your smartphone to have your ID card handy at all times.
My Account	This page lists the personal information CDPHP has on file for you, including your name, address, date of birth, phone number, and more. Use the Edit function to make updates.
Helpful Videos	View tutorials on staying healthy, finding care, and understanding health insurance, and more by logging into your member account, clicking the Health & Wellness tab, and selecting Helpful Videos .

Need help getting started? Call a CDPHP member services representative at the number on your ID card.



CDPHP® Health Resources

Helping Members Get and Stay Healthy

The CDPHP Health Hub, powered by Virgin Pulse

Explore customized well-being resources to help you make healthy choices each day. Sign up by downloading the Virgin Pulse app or by visiting join.virginpulse.com.



The CDPHP Care Team

Talk one-on-one with a nurse, registered dietitian, or pharmacist to get more information on a variety of health issues, ask questions about medications, receive help monitoring your health, and more. Call [1-888-942-3747](tel:1-888-942-3747) to chat with the team between 9 a.m. and 5 p.m. Monday through Friday.

Mental Health Support

Get personal assistance and connected to a variety of resources for addressing mental health concerns. Call [1-888-320-9584](tel:1-888-320-9584) between 8 a.m. and 6 p.m. Monday through Friday. For urgent help after hours, call the crisis hotline at [1-855-293-0785](tel:1-855-293-0785). Visit cdphp.com/mentalhealth for more information.



Family Health

Whether you're just starting your family, expanding your family, have active kids at home, or are caring for older family members, CDPHP has resources to support you along the way. Learn more at cdphp.com/familyhealth.



The Daily Dose

Visit blog.cdphp.com to check out our blog, *The Daily Dose*, for a personal take on a variety of health care topics, like nutrition, exercise tips, and more.



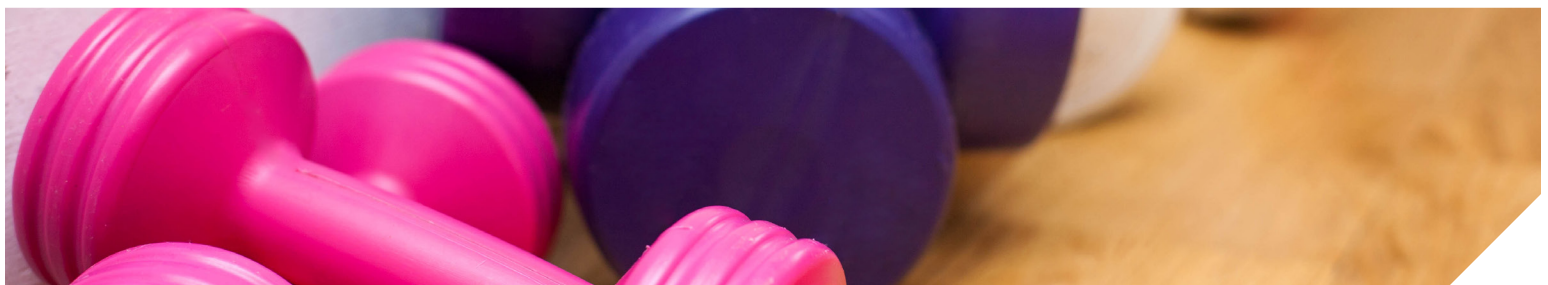
CDPHP Price Check™

Compare prices for future health care expenses in advance of a service. Log in at member.cdphp.com and click on **Benefits and Treatment costs** to get started.



CDPHP Hospital to Home

Receive extra support during and after a hospital stay. Our Patient Support Team, which includes nurses, doctors, social workers, mental health care professionals, and member benefit specialists, is available to answer questions regarding your medical care, medications, health insurance coverage, and more. Visit cdphp.com/hospitaltohome for more information.



Account Access and More

My CDPHP App

Get instant access to information about your benefits on the go. View copay amounts and deductible balances, locate providers, and view, email, or fax your member ID card. Visit cdphp.com/mobile or download from your app store.



CDPHP Insights™

Add your voice to the mix! CDPHP Insights is an online community made up of health care consumers sharing valuable feedback. Join today at insights.cdphp.com/join.



In Your Community

Free CDPHP Wellness Classes

As a CDPHP member, you have access to community wellness programs and online classes you can take from home. To learn more, go to cdphp.com/classes.



CDPHP Customer ConnectSM

Get answers to your claims and benefit questions, request ID cards, enroll in a health plan, and more. Visit cdphp.com/CustomerConnect to find locations or to make an appointment.



CDPHP Cycle!™

A state-of-the-art bike share program that gives families a fun and healthy way to get around. Visit cdphpcycle.com for locations and information.



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For more information, please check your policy for specific wellness benefit eligibility information.



Discrimination is Against the Law

Capital District Physicians' Health Plan, Inc. (CDPHP®) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Multi-language Interpreter Services

ATENCIÓN: Si habla otro idioma que no es el inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación de miembro (TTY: 711).

注意：如果您使用的語言不是英語，您可以免費獲得語言援助服務。請致電您會員ID卡上的電話（聽力障礙電傳：711）。

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Virtual Health Care

Health care needs don't always arise during business hours, and it's not always easy to get to the doctor's office. That's why CDPHP® works with some of the nation's top virtual health care providers, many of which are available 24/7, so you can get the care you need from the comfort of home using your smartphone, tablet, or computer.

APTIHEALTH

Aptihealth provides personalized, goal-oriented teletherapy for members ages 5 and up who live in New York state, specializing in the treatment of severe mental illness. CDPHP members can enroll by visiting aptihealth.com/CDPHP. Participating primary care providers, specialty physicians, and hospitals can also refer members to aptihealth. *Some employers who are self-funded do not offer this benefit.*

DOCTOR ON DEMAND®

Doctor on Demand physicians treat members of all ages who live in the United States for a wide variety of common physical and mental health conditions, from colds and migraines to sprains and anxiety. CDPHP members can visit doctorondemand.com/cdphp/join or download the Doctor On Demand app. Once registered, members can connect with a doctor or schedule a visit for a time that works best. *Some employers who are self-funded do not offer this benefit.*

VALERA HEALTH

Valera Health provides ongoing telemedicine services for members ages 6 and up who live in New York state, specializing in mild to severe symptoms and culturally competent care, including LGBTQ services. CDPHP members can visit valerahealth.com/consult and request a free consultation with a health coach, who will conduct a short needs assessment and book an initial session. Care typically begins within one week of initial consultation.



DID YOU KNOW? CDPHP covers telemedicine visits with participating providers. The first step is to call your provider to see if they offer phone or video appointments.

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Mental Health and Substance Use

Here for you, when you need us most.

It can be tough to ask for help, and you may not know where to turn. If you're ready to take the first step, CDPHP® is here for you. Our Behavioral Health Access Center is made up of a team of mental health care experts who understand what you're going through and can point you in the right direction.

Give us a call at **1-888-320-9584** between **8 a.m. and 6 p.m., Monday through Friday**. If you need help afterhours, or if this is an emergency, press "1" to be connected with our crisis line.

LOCAL, IN-PERSON CARE

CDPHP partners with the area's preeminent psychologists, psychiatrists, social workers, therapists, and other mental health care experts for all of your mental health and substance use disorder needs. If you're ready to meet with a local professional, visit findadoc.cdphp.com to locate a provider near you. If you need help selecting a provider that's right for you, just give us a call at 1-888-320-9584.

VIRTUAL MENTAL HEALTH CARE

Your mental health care needs don't always happen during business hours. That's why CDPHP partners with some of the nation's best virtual mental health care providers, many of whom are available 24/7!

	aptihealth	Doctor On Demand®	Valera
Age and Location	Treating adults, adolescents, and children 5+ years of age who live in New York state	Treating adults, adolescents, and children of all ages who live in the United States	Treating adults, adolescents, and children 6+ years of age who live in New York state
Specialty	Mild symptoms to severe, persistent mental illness	Anxiety, depression, postpartum, relationships, trauma, and loss	Mild to severe symptoms; specializing in culturally-competent care, including LGBTQ services
Urgency	Care within 48 hours	Care within 48 hours	Care within one week of initial consultation
Language	English only	Translation services available	12+ languages including American Sign Language (ASL)
	aptihealth.com/CDPHP	cdphp.com/doctorondemand	cdphp.com/valera

CRISIS HOTLINE

You have an emergency, please contact **1-888-320-9584**.

For help afterhours, press "1" to be connected with our crisis hotline.

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Capital District Physicians' Health Plan, Inc. | CDPHP Universal Benefits,® Inc. | Capital District Physicians' Healthcare Network, Inc. 22-20804





Rx for Less

Medications for as Low as a Penny a Pill

With Rx for Less, CDPHP® members with prescription drug benefits can get deep discounts on specified generic drugs when purchased at the following pharmacies:

- ▶ ConnectRx
- ▶ Rite Aid
- ▶ Kinney Drugs
- ▶ Stop & Shop
- ▶ Hannaford
- ▶ ShopRite
- ▶ Food Lion
- ▶ Multiple independent pharmacies
- ▶ Market 32/
Price Chopper
- ▶ Walgreens
- ▶ Giant Food
- ▶ Walmart

For more details, go to cdphp.com/save. If you're a CDPHP Medicare Advantage member, you can view your Rx for Less drug list online at that page.

Effective January 1, 2023

Drug Label Name	Quantity Example	Rx For Less Price
ANTI-INFLAMMATORY		
DICLOFENAC SOD 50MG EC, 75MG EC TAB	90	\$0.90
IBUPROFEN 400 MG, 600 MG, 800 MG TAB	90	\$0.90
INDOMETHACIN 25 MG CAP	90	\$0.90
MELOXICAM 7.5 MG, 15 MG TAB	90	\$0.90
NAPROXEN 375 MG, 500 MG TAB	90	\$0.90
ASTHMA		
ALBUTEROL NEB 0.083%	150	\$5.00
IPRATROPIUM NEB 0.2 MG/ML	150	\$3.00
MONTELUKAST 10MG TAB	90	\$0.90
BEHAVIORAL HEALTH		
BUSPIRONE 5 MG, 10 MG TAB	90	\$0.90
CITALOPRAM 20 MG, 40 MG TAB	90	\$0.90
ESCITALOPRAM 10MG, 20MG TAB	90	\$0.90
FLUOXETINE 10 MG, 20MG CAP	90	\$0.90
LITHIUM CARBONATE 150 MG, 300 MG CAP	90	\$0.90
NORTRIPTYLINE 10 MG, 25 MG CAP	90	\$0.90
PAROXETINE 10 MG, 20MG TAB	90	\$0.90
QUETIAPINE 50 MG, 100 MG TAB	90	\$4.50
QUETIAPINE 200 MG, 300 MG TAB	90	\$18.00
RISPERIDONE 0.25 MG, 0.5 MG, 1 MG, 2 MG TAB	90	\$0.90
SERTRALINE 25 MG, 50 MG, 100 MG TAB	90	\$0.90
TRAZODONE 50 MG, 100 MG, 150 MG TAB	90	\$0.90
VENLAFAXINE 37.5 MG, 75 MG, 150 MG CAP SR 24HR	90	\$0.90
BLOOD THINNER		
WARFARIN/JANTOVEN 1 MG - 10 MG TAB	90	\$0.90
CARDIAC/BLOOD PRESSURE		
ACE INHIBITORS		
BENAZEPRIL HCL 5 MG, 10 MG, 20 MG, 40 MG TAB	90	\$0.90
ENALAPRIL MALEATE 2.5 MG, 5 MG, 10 MG, 20 MG TAB	90	\$0.90
ENALAPRIL-HCTZ 5-12.5 MG, 10-25 MG TAB	90	\$0.90
FOSINOPRIL SODIUM 10 MG, 20MG, 40 MG TAB	90	\$0.90
LISINOPRIL 2.5 MG, 5 MG, 10 MG, 20 MG, 30 MG, 40 MG TAB	90	\$0.90
LISINOPRIL-HCTZ 10-12.5 MG, 20-12.5 MG, 20-25 MG TAB	90	\$0.90
QUINAPRIL 5 MG, 10 MG, 20 MG, 40 MG TAB	90	\$4.50
QUINAPRIL-HCTZ 10-12.5 MG, 20-12.5 MG TAB	90	\$4.50
RAMIPRIL 1.25 MG, 2.5 MG, 5 MG, 10 MG CAP	90	\$4.50

MORE DRUGS ON THE NEXT PAGE ➡

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Drug Label Name	Quantity Example	Rx For Less Price
ANGIOTENSIN II RECEPTOR BLOCKERS (ARBs)		
IRBESARTAN TAB 75 MG, 150 MG, 300 MG TAB	90	\$18.00
LOSARTAN POTASSIUM 25 MG, 50 MG, 100 MG TAB	90	\$0.90
BETA-BLOCKERS		
ATENOLOL 25 MG, 50 MG , 100 MG TAB	90	\$0.90
ATENOLOL-CHLORTHAL 50-25 MG, 100-25 MG TAB	90	\$0.90
BISOPROLOL-HCTZ 2.5-6.25 MG, 5-6.25 MG, 10-6.25 MG TAB	90	\$0.90
CARVEDILOL 3.125 MG, 6.25 MG, 12.5 MG, 25 MG TAB	90	\$0.90
METOPROLOL ER SUC 25 MG, 50 MG, 100 MG TAB	90	\$0.90
METOPROLOL TARTRATE 25 MG, 50 MG, 100 MG TAB	90	\$0.90
PROPRANOLOL 10 MG, 20 MG, 40 MG, 80 MG TAB	90	\$0.90
CALCIUM CHANNEL BLOCKERS		
AMLODIPINE 2.5 MG, 5 MG, 10 MG TAB	90	\$0.90
DILTIAZEM 30 MG, 60 MG, 90 MG, 120 MG TAB	90	\$0.90
VERAPAMIL 80 MG, 120 MG TAB	90	\$0.90
DIURETICS		
BUMETANIDE 0.5 MG, 1 MG, 2MG TAB	90	\$0.90
FUROSEMIDE 20 MG, 40 MG, 80 MG TAB	90	\$0.90
HYDROCHLOROTHIAZIDE 12.5 MG CAP	90	\$0.90
HYDROCHLOROTHIAZIDE 25 MG, 50 MG TAB	90	\$0.90
SPIRONOLACTONE 25 MG, 50 MG TAB	90	\$0.90
TRIAMTERENE-HCTZ 37.5-25 MG CAP	90	\$0.90
TRIAMTERENE-HCTZ 37.5-25 MG, 75-50 MG TAB	90	\$0.90
OTHER — CARDIAC		
CLONIDINE 0.1 MG, 0.2 MG, 0.3 MG HCL TAB	90	\$0.90
GUANFACINE 1 MG, 2 MG TAB	90	\$0.90
TERAZOSIN 1 MG, 2 MG, 5 MG, 10 MG CAP	90	\$0.90
CHOLESTEROL (STATINS)		
ATORVASTATIN 10 MG, 20 MG, 40 MG, 80 MG TAB	90	\$10.00
LOVASTATIN 10 MG, 20 MG TAB	90	\$1.00
LOVASTATIN 40 MG TAB	90	\$5.00
PRAVASTATIN SODIUM 10 MG, 20 MG, 40 MG TAB	90	\$15.00
SIMVASTATIN 10 MG, 20 MG, 40 MG, 80 MG TAB	90	\$1.00
DIABETES		
GLIMEPIRIDE 1 MG, 2 MG, 4 MG TAB	90	\$0.90
GLIPIZIDE 5 MG, 10 MG TAB	90	\$0.90
GLIPIZIDE XL 2.5 MG, 5 MG, 10 MG TAB	90	\$0.90
METFORMIN HCL 500 MG, 850 MG, 1,000 MG TAB	90	\$0.90
METFORMIN HCL ER 500 MG, 750 MG TAB	90	\$0.90
GOUT		
ALLOPURINOL 100 MG, 300 MG TAB	90	\$0.90
OSTEOPOROSIS		
ALENDRONATE SODIUM 35 MG, 70 MG TAB *	12	\$3.00
STEROIDS		
PREDNISONE 5 MG, 10 MG TAB	90	\$0.90
VITAMINS/SUPPLEMENTS		
FOLIC ACID 1 MG TAB	90	\$0.90

Rx for Less pricing is not applicable to mail-order drugs. Drugs and prices are subject to change at anytime.

* Dosing schedule for Alendronate is 1 tab per week. Price shown is for 12 tabs (90-day supply).



Take control of your health care dollars with CDPHP® Price Check™

Our treatment cost estimator can help you make informed decisions about your care, as procedures can vary in price by hundreds or even thousands of dollars.

With this service – now available online and in the My CDPHP app! – you'll be able to:

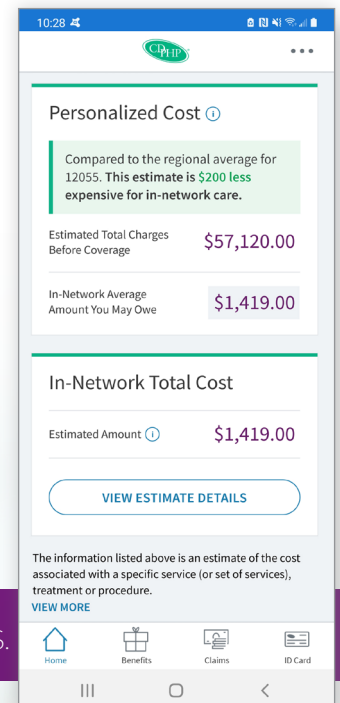
- ▶ Check out the costs* of a wide variety of procedures and services – with more being added all the time!
- ▶ Find provider and cost information by location
- ▶ Review how expenses could affect your deductible, health spending account, and out-of-pocket costs

Armed with this information, you'll have more control over your health care as you compare prices and plan for expenses in advance of a service, rather than when you receive the bill.

Get Started

1. Log in to your member account, hover your cursor over **Benefits & Treatment Costs**, and click on **Medical Cost Estimate**
2. Search for a service or treatment in the search box
3. Review costs associated with providers and facilities

Visit member.cdphp.com to get at-a-glance estimates of procedure costs.



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PRICE CHECK™

** The cost information provided by this tool is an estimate and is not your final cost. The cost estimate is designed as a reference tool only and should not be relied upon to make final medical decisions. CDPHP cannot guarantee the accuracy of the cost estimates provided. Your actual cost will vary based on your plan design, claims you may have in process, money available in your health spending accounts, the particular services and supplies you receive and more. Actual cost could vary. Medical cost estimates do not apply to members covered by Medicaid, Child Health Plus and most Essential plans.*

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Save money on your prescription drugs with CDPHP® ConnectRx, On the Go

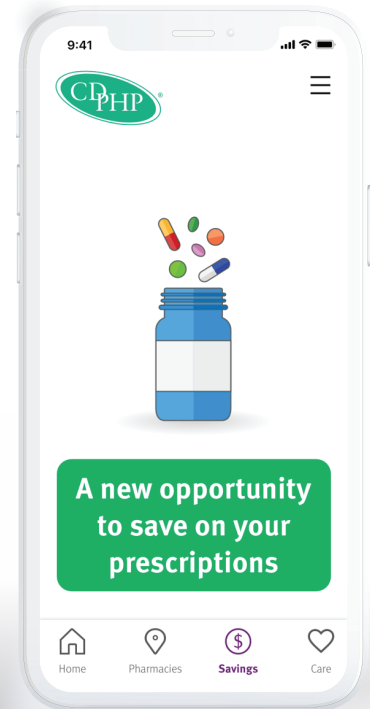
You may be overpaying for your medications. We can help.

Our pharmacy app will enable you to:

- ▶ View your current medication list and alert you to savings opportunities
- ▶ See if you're eligible for additional savings using a CDPHP Rx for Less pharmacy
- ▶ Request a medication or pharmacy switch
- ▶ View how much a medication will cost*
- ▶ Get alerts about screenings or appointments you may need to keep you healthy
- ▶ And more!

Get Started

- ▶ Download **CDPHP ConnectRx, On the Go** from your app store
- ▶ Have your CDPHP member ID handy to fill in your personal information
- ▶ Check your email for an activation code
- ▶ Complete your registration and begin using the app to save money on your prescriptions!



Need help with the app? Call 1-800-266-6117 or email appsupport@levrx.com.

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Applies if CDPHP provides the pharmacy benefit for your plan.

** Pricing cannot be calculated for drugs requiring prior authorization.*

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Capital District Physicians' Health Plan, Inc. | CDPHP Universal Benefits,® Inc. | Capital District Physicians' Healthcare Network, Inc. 21-17204

2023 Rate Information for CDPHP UBI

To compare your FEHB health plan options please go to www.opm.gov/fehbcompare.

To review premium rates for all FEHB health plan options please go to www.opm.gov/FEHBpremiums or www.opm.gov/Tribalpremium.

Premiums for Tribal employees are shown under the Monthly Premium Rate column. The amount shown under employee contribution is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

Type of Enrollment	Enrollment Code	Premium Rate			
		Biweekly		Monthly	
		Gov't Share	Your Share	Gov't Share	Your Share
New York					
Standard Option Self Only	SG4	\$259.72	\$146.41	\$562.73	\$317.22
Standard Option Self Plus One	SG6	\$560.52	\$341.09	\$1,214.46	\$739.03
Standard Option Self and Family	SG5	\$611.42	\$363.30	\$1,324.74	\$787.15

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ATENCIÓN: Si habla otro idioma que no es el inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación de miembro (TTY: 711).

注意：如果您使用的語言不是英語，您可以免費獲得語言援助服務。請致電您會員ID卡上的電話（聽力障礙電傳：711）。

This is a brief description of the features of the CDPHP UBI Plan. Before making a final decision, please read the Plan's Federal brochure RI-73549. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

