

Capital District Physicians' Health Plan, Inc. CDPHP® HMO

Side by Side Comparison of Benefit Changes 2025 to 2026

Benefits	Your 2025 Benefit	Your 2026 Benefit
	There are no changes in either the benefits offered or delivery of services from 2025 to 2026	

This summary is designed to highlight the benefits of the plan being offered and does not detail all benefits, limitations, or exclusions. It is not a contract and may be subject to change. For more detailed information, a membership certificate is available for your review upon request.