Capital District Physicians' Health Plan, Inc.

CDPHP® HMO Rx

Side by Side Comparison of Benefit Changes 2026 to 2027

Benefits	Your 2026 Benefit	Your 2027 Benefit
Doctor On Demand	Covered in full	Transitioning to MD Live effective 1/1/2027 Medical and mental health: Covered in full Teledermatology: $20 copayment
Hearing Aids	$599/$899 per ear, per plan year Hearing Aids must be obtained through TruHearing	50% Coinsurance Hearing Aids must be obtained through TruHearing
Pharmacy Benefit Manager (PBM)	Capital Rx	Express Scripts effective 1/1/2027
Prescription Drugs	Preferred pharmacies: $5/$30/$50 Non-Preferred pharmacies: $20/$60/$100 Search for preferred pharmacies at findadoc.cdphp.com	Preferred/non-preferred pharmacy no longer offered All pharmacies: $5/$30/$50 Search for participating pharmacies at member.cdphp.com Pharmacy Network will include CVS Pharmacy.
Mail Order Prescriptions	Wegmans Mail Order Costco	Effective 1/1/2027 members will have access to Wegmans, Express Scripts, and ConnectRx for mail order prescriptions. Costco will be out of network effective 1/1/2027
Telenutrition through Foodsmart	Covered in full	Program no longer offered effective 1/1/2027

Vori – Musculoskeletal Telemedicine	Not available	**New for 2027** Covered in full
Welvie My Surgery	Not available	**New for 2027** NYSHIP members will have access to Welvie My Surgery, an online surgery decision-support program that helps members understand the steps for deciding on, preparing for, and recovering from surgery. Welvie My Surgery guides members through the surgery decision-making process and empowers them to make the best choices possible. Covered in full
Wellframe	Not available	**New for 2027** CDPHP will offer digital care management through Wellframe, a mobile app that allows members to connect to CDPHP case and disease management for support and assistance at no additional cost.
Healthy Baby Program	CDPHP Pregnancy Education Campaign	**New for 2027** CDPHP is launching CDPHP Maternity Care Program, which focuses on early intervention, prenatal education, and personalized support throughout pregnancy and in cases where NICU care is required. Members who choose to participate in the program will receive one-on-one support from a dedicated RN care manager. NICU support can still be offered even if members decline pregnancy support.
24/7 Nurse Line	Not available	**New for 2027** Members can receive support by accessing our 24/7 Nurse Line to receive education on chronic conditions, medical decisions, symptom management, and basic health and wellness issues including the importance of developing an ongoing relationship with a primary care doctor. The 24/7 Nurse Line is available 24 hours a day, seven days a week. Covered in full

Healthwise Knowledgebase	Not available	**New for 2027** Healthwise Knowledgebase is a comprehensive, URAC accredited health database where members can access 6,000+ topics to research conditions, medical tests, medications, treatment options, and get help determining when a problem can be treated at home, when to see a doctor, and what treatment option best meets their needs. Covered in full

CDPHP intends to file these benefits for 2027, as noted above, but they are subject to change.

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.