



A plan for life.

CDPHP®

Group Medicare Employer Brochure

CDPHP® is an HMO and PPO with a Medicare contract.
Enrollment in CDPHP Medicare Advantage depends on contract renewal.

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CDPHP has Your Medicare Advantage Solutions

Group Medicare Advantage plans through CDPHP® give employers the ability to offer comprehensive health coverage to Medicare-eligible retirees **while saving as much as 45 percent on their retiree health costs** compared to standard commercial medical plans.

Our plans provide:

- ▶ Personalized, local customer service.
- ▶ Top-notch, comprehensive benefits.
- ▶ Support programs that help retirees get the care they need when they need it.
- ▶ Diverse wellness programs to keep retirees healthy and active.
- ▶ Sales and account management teams specially trained to be a resource for employers and brokers.

Your retirees will benefit from:

- ▶ Predictable copays or coinsurance to make it easier for them to budget.
- ▶ No-cost preventive services, including annual wellness visits, screenings, and immunizations.
- ▶ No-cost video doctor visits through Doctor On Demand.
- ▶ No-cost lab tests at designated sites.
- ▶ Routine eye exams and hearing tests, plus an allowance toward eyewear and low copays for hearing aids.
- ▶ \$0 virtual mental health services through aptihealth.
- ▶ 30 hours of in-home support for companionship, help around the house, transportation, and technology assistance.
- ▶ Worldwide coverage for emergency and urgently needed care.
- ▶ 14 home-delivered meals (two meals per day for seven days) at no cost following an in-patient stay at a hospital, skilled nursing facility, or rehab facility.

Ask us about our **STAR RATING!***

Many Plan Options to Choose From

- ▶ **CDPHP Group Medicare Advantage PPO**—Allows enrolled members to receive covered services without referrals from any provider that accepts Medicare assignment in the country, along with the opportunity to reduce their costs by using in-network providers.
- ▶ **CDPHP Group Medicare Advantage HMO**—Members select a primary care physician (PCP) and work with them to coordinate routine care, including referrals to other in-network providers when necessary.

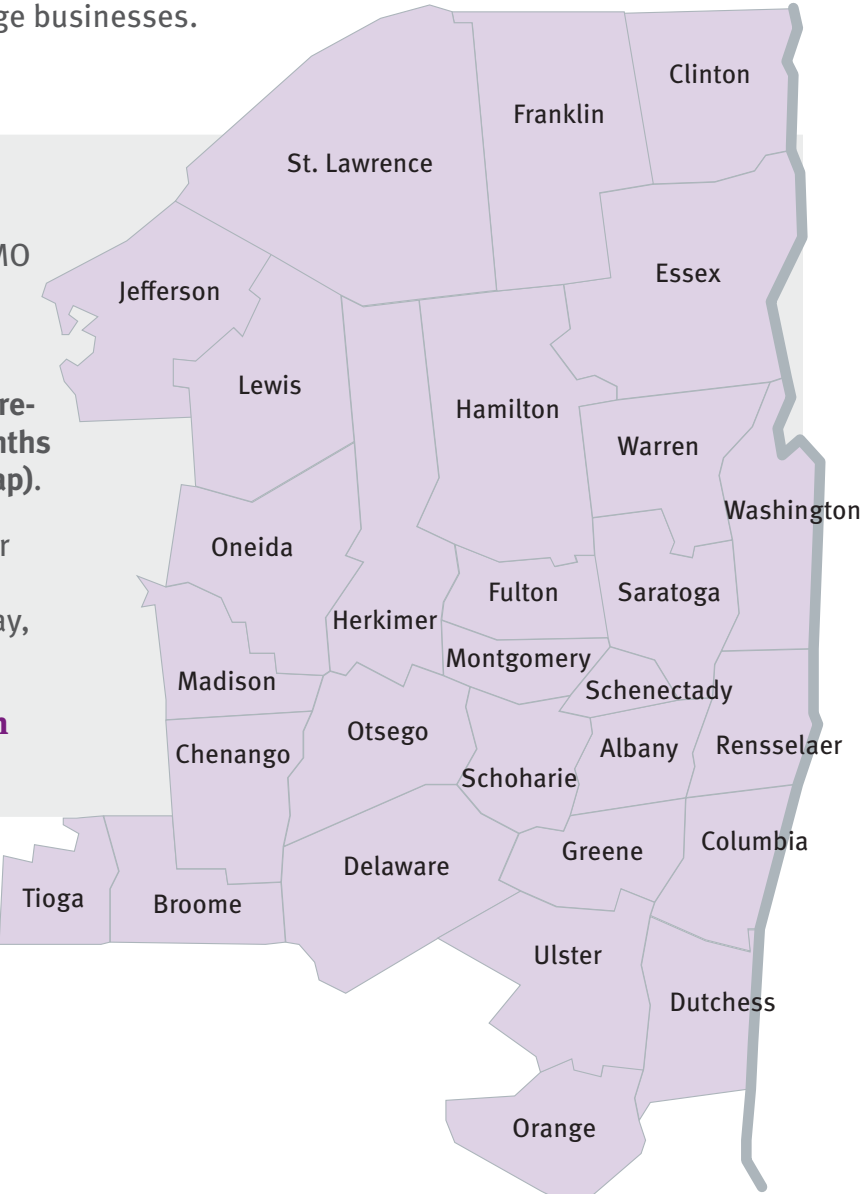
Multiple standard plan options are available for both product lines, including custom plan designs for large businesses.

COVERAGE AREA

CDPHP Medicare Advantage Group HMO plans from Capital District Physicians' Health Plan, Inc. and Group PPO plans from CDPHP Universal Benefits,® Inc. are available to employers for **Medicare-eligible retirees living at least six months of the year in our coverage area (see map).**

For more details, contact your broker or call CDPHP at 1-800-993-7299 or (518) 641-5000, Monday through Friday, 8:30 a.m. to 5 p.m.

24/7 web access at www.cdphp.com



Keeping Members Healthy

Comprehensive, reliable coverage for your retirees.



NATIONWIDE COVERAGE

- » All plans cover emergency and urgent care anywhere in the U.S.
- » Routine medical care available across the country with a PPO¹ plan



HEARING CARE

- » All plans include hearing aid benefits
- » Copays start as low as \$199



DENTAL COVERAGE

Choose dental coverage that includes money back for dental services like cleanings, crowns, fillings, and dentures



EASY ACCESS TO DOCTORS AND PRESCRIPTIONS

- » Thousands of in-network providers
- » Hundreds of conveniently-located pharmacies
- » Easily manage prescriptions with the CDPHP ConnectRx, On the Go app



\$0 PREVENTIVE VISITS

- » No-cost annual physical
- » No-cost cancer screenings

¹ Out-of-network/non-contracted providers are under no obligation to treat CDPHP Medicare Advantage members, except in emergency situations. Please call our customer service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

Healthy Extras

Benefits and resources to help your retirees get and stay healthy are included at no additional cost to you or the member.



NO-COST VIDEO DOCTOR VISITS

- » Access to Doctor On Demand video doctor visits 24/7
- » No-cost virtual mental health services through aptihealth



IN-HOME SUPPORT

- » 30 hours of no-cost, in-home companionship and support services through Papa
- » Assistance with transportation, house help, technology support, and grocery drop-off



GYM MEMBERSHIPS

- » No-cost SilverSneakers membership including online fitness classes
- » Includes local gyms and many YMCA locations



WEIGHT LOSS REIMBURSEMENT

- » Up to \$100 reimbursement
- » Qualifying programs include WW and Noom



CDPHP HEALTH HUB

- » Members can personalize their experience by setting goals and tracking progress
- » Earn Life Points® Rewards redeemable for gift cards for completing healthy activities



WELLNESS CLASSES

- » Online workouts for any fitness level
 - » Virtual health classes
- » New classes added regularly

Worry-free Travel



Across town or around the world, retirees are covered with CDPHP Medicare Advantage.

	CDPHP Medicare Advantage HMO	CDPHP Medicare Advantage PPO ¹
Out-of-area emergency visits	✓	✓
Out-of-area urgent care visits	✓	✓
Out-of-area PCP visits	not covered	✓
Out-of-area routine specialist visits	not covered	✓
Doctor On Demand	✓	✓

Thousands of Network Doctors Available

Finding a provider, pharmacy, or hospital is only a click or phone call away.

Online

- ▶ Go to findadoc.cdphp.com
- ▶ Select the plan type and location (e.g., Medicare HMO, Medicare PPO)
- ▶ Search by specialty or the provider or facility name



Over the Phone

- ▶ Call (518) 641-3950 or 1-888-248-6522 (TTY: 711)

CDPHP® A plan for life

CDPHP® was founded by Capital District physicians in 1984 as a not-for-profit health maintenance organization (HMO) in Albany, NY. More than 15 years ago, CDPHP began offering Medicare Advantage plans and has grown to be an award-winning choice for employers who want to provide employees and retirees with reliable, comprehensive health care coverage.

We offer a full suite of commercial, self-funded, and government programs to serve our community including:

- ▶ **CDPHP Universal Benefits,® Inc.**
 - » EPO and PPO plans
 - » High deductible plans
 - » Medicare Advantage (PPO)
 - » CDPHP Student Health Plans
- ▶ **Capital District Physicians' Healthcare Network, Inc.**
 - » Administrative services only (ASO)
 - » Health funding accounts
- ▶ **Capital District Physicians' Health Plan, Inc.**
 - » HMO
 - » Healthy New York
 - » Medicare Advantage (HMO)
 - » Medicaid
 - » Child Health Plus
 - » New York State of Health™ Essential Plan





Partnerships, Awards, and Recognition

CDPHP has earned several awards and accolades as we set the standard as a health value company.

- ▶ **The Centers for Medicare & Medicaid Services (CMS) rated:**
CDPHP Medicare Advantage PPO plans 5 out of 5 stars for 2023*
CDPHP Medicare Advantage HMO plans 5 out of 5 stars for 2023*
- ▶ CDPHP Medicare Advantage HMO health plans are among the highest-rated, both in New York State and around the country, by NCQA.**
- ▶ CDPHP provides programs that focus on disease prevention, health improvement, and coordination of lower-cost services.
- ▶ CDPHP leads the way in encouraging healthy behaviors through wellness programs, free community classes, and web based educational programs.
- ▶ CDPHP offers a strong network of doctors and plans that include the option to see out-of-network providers.

U.S. News & World Report

Named a Best Insurance Company - Medicare Advantage 2023 in New York
by U.S. News & World Report

Best Companies to Work for in New York

For 15 consecutive years, CDPHP has been named one of the Best Companies to Work for in New York by the New York State Society for Human Resource Management and the Best Companies Group.

American Heart Association Workforce Health Achievement Index – Gold Level 2018-2021

American Heart Association Workforce Well-Being Scorecard – Gold Level 2022

Healthiest Employers of Greater Albany 2019 - 2023

** Every year, Medicare evaluates plans based on a 5-star rating system.*

*** NCQA Health Plan Ratings 2022*

Capital District Physicians' Health Plan, Inc.
CDPHP Universal Benefits,® Inc.

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