



A plan for life.

Medicare Advantage **Group Plans**



Welcome!

Being eligible for Medicare means you have important choices to make. If you're looking for a Medicare Advantage plan that gives you the benefits you need – including hearing and vision – plus no-cost tools and programs that help you get and stay healthy, **CDPHP has you covered.**

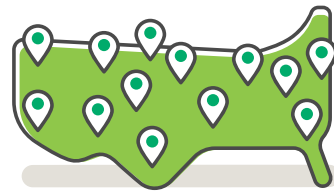
- ▶ Live your healthiest life with **\$0 flu shots, cancer screenings, and other preventive services**
- ▶ Travel worry-free with **emergency coverage worldwide**
- ▶ Take your health care into your own hands with **apps that help you stay healthy, and give you 24/7 access to doctors**
- ▶ Get the support you deserve with **local, award-winning customer service based in Albany**
- ▶ **Talk to a nurse, dietitian, or educator** about your specific health concerns

To enroll in a CDPHP Medicare Advantage plan today, you need to:

- ▶ Have Medicare Parts A and B
- ▶ Reside in our 29-county service area for at least six months of the year
- ▶ Complete an application and submit it to your employer at least one month before your effective date



Coverage Options to Fit Your Needs



NATIONWIDE COVERAGE

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



EASY ACCESS TO DOCTORS AND PRESCRIPTIONS

- » Thousands of in-network providers
- » Lower prescription costs at hundreds of preferred pharmacies
- » Most area hospitals are in-network



VIDEO DOCTOR VISITS

- » Doctor On Demand gives access to virtual doctor visits 24/7 with no copay
- » Get mental health virtual services through aptihealth



\$0 PREVENTIVE VISITS

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

No-cost Extras to Help You Live Your Healthiest Life



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



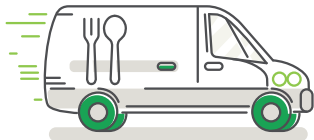
GYM MEMBERSHIPS AND WELLNESS CLASSES

- » No-cost SilverSneakers membership
 - » Includes many local gyms and YMCA locations
- » Online fitness and health classes



WEIGHT LOSS REIMBURSEMENT

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



AT-HOME MEAL DELIVERY

- » 14 no-cost, home-delivered meals from a CDPHP-approved provider following an in-patient stay at a hospital, skilled nursing facility, or rehab facility

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.

Pharmacy and Other Resources

Whether you need extra support with your prescription medications or help with an ongoing health condition, CDPHP is here for you.

Save on Prescriptions at Preferred Retail Locations

If you have prescription drug coverage, you can fill prescriptions at any in-network pharmacy you choose. But you may see significant savings by using a preferred retail location.

Enjoy deep discounts on certain generic drugs when purchased at one of these participating retail locations*: ConnectRx, Market 32/Price Chopper, Walmart, Hannaford, Walgreens, Kinney Drugs, Stop & Shop, Giant Foods, and Food Lion.

**List of retail locations subject to change.*

CDPHP MedCheck

Receive a no-cost medication review with a pharmacist to talk about your medication and ask questions you may have about cost saving options or avoiding side effects.

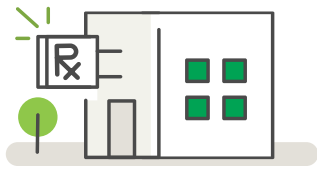
If you're living with one or more ongoing health conditions, you may be eligible for programs and resources to help you manage symptoms and achieve day-to-day health goals.

CDPHP Price Check

Use this tool to take the mystery out health care costs. Get estimates on a range of health care services before your choose a provider, and take control of your health care as you compare prices and plan for expenses.

CDPHP Care Team

Call the CDPHP Care Team to speak with certified health professionals that can help you stay on track and manage ongoing health conditions like diabetes or congestive heart failure. Members of the CDPHP Care Team can recommend services and tools to monitor your health, and improve your quality of life.



A Hub for Better Health

Get easy access to personalized programs designed to help you achieve your unique health and wellness goals with the **CDPHP Health Hub**.

Personalize the experience

Engage with resources that best fit your interests. Get customized tips to help you eat healthy, stay active, reduce stress, and more!

- **Healthy Habits:** Select your goals and track progress every day.
- **Journeys®:** Trying to exercise more? Need to improve your sleep habits? Use this digital coaching tool to make simple changes to your routines, one small step at a time.

Visit cdphp.com/health-hub to learn more.

Earn rewards

- Explore customized wellness resources and earn points for healthy choices you make every day.
- Earn up to **\$125 in CDPHP Life Points® Rewards** redeemable for gift cards in the Health Hub.

Check your plan documents for more information about Life Points Rewards eligibility.



Eat healthy

- Access the Nutrition Guide in the Health Hub to choose your eating profile and find personalized recipes.
- Consult with a registered dietitian† to help you make a plan to eat well.

[†]Cost share may apply.

Hearing Coverage with Every Plan

Hearing

All CDPHP Medicare Advantage members are eligible for our hearing health program through TruHearing®. With this program, you:

- ▶ Get a comprehensive hearing exam, evaluation, and hearing aid fitting
- ▶ Choose two hearing aids and pay as little as \$199 for each
- ▶ Receive a three-year supply of batteries (up to 192 cells per ear)
- ▶ Enjoy a three-year warranty, including loss, damage, and repair (a deductible applies to all warranties)
- ▶ Get one year of follow-up care at no charge*, including routine visits and in-office repairs



* Routine services for the first year are with original provider. Any services during the first year not administered by the original provider are subject to charges at the provider's discretion.

Hearing coverage is a Value Added Benefit (VAB), not a covered Medicare Part A or Medicare Part B benefit. Member is responsible for copay even if the Maximum Out-of-Pocket for In-Network Medicare covered benefits has been met.



Worry-free Travel Wherever You Go



Across town or around the world, you're 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 Doctors to Serve You

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

Go Online

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



Make a Call

- ▶ Call (518) 641-3950 or 1-888-248-6522 (TTY: 711) and let our member services representative help you find what you're looking for.
- ▶ Call your doctors' offices to ask if they participate with CDPHP.



TIP! Not every CDPHP plan type requires you to select a primary care physician (PCP), but all members are encouraged to maintain a doctor-patient relationship with an internal medicine, family practice, osteopathic manipulative treatment, or general practice physician.

Getting started with CDPHP

If you **enroll with CDPHP**, here's what you'll receive from us and why it's important:

Approval Letter

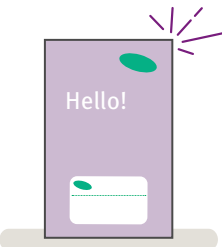
We send this letter to let you know when your enrollment has been approved by Medicare and to make sure you understand the plan you selected.



Member Welcome Guide with ID Card

Your member welcome guide will provide you with your ID card as well as assistance in setting up your member account. You'll need your card when you visit the doctor, hospital, or pharmacy (if you have prescription coverage).

If you're enrolling for coverage effective 1/1/2026, your ID card will arrive in the last two weeks of December of 2025. If you're enrolling for coverage after 1/1/2026, your ID card will arrive within 7-10 business days after your enrollment is processed.



Member Welcome Kit

Your kit provides detailed information about your plan. It also includes important documents you can review, complete, and return to us. You can access this kit online via your member account if you prefer.



Online Account Access

You can sign up for an online member account at **cdphp.com** as soon as your enrollment is accepted. **But it's important to note** - your plan details won't show until your 2026 plan year begins.



After you sign up for an online member account, you'll receive emails with helpful tips on topics like how to best use your account or how to earn CDPHP Life Points® Rewards.

Still have questions?

Contact member services for information about:

- ▶ benefits
- ▶ pharmacy
- ▶ CDPHP provider network

Please call member services at (518) 641-3950 or toll free at 1-888-248-6522 (TTY 711) Monday through Sunday, 8 a.m. to 8 p.m.*

Contact your employer group for information about:

- ▶ enrollment
- ▶ premiums

Add your Voice to the mix:



To join, visit insights.cdphp.com/join

*Our hours are 8 a.m. - 8 p.m. seven days a week from October 1 - March 31. From April 1 - September 30, Monday – Friday, our hours are 8 a.m. - 8 p.m. A voice messaging service is used weekends, after-hours, and federal holidays. Calls will be returned within one business day.

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.



Multi-language Interpreter Services:

ATTENTION: If you speak a non-English language, language assistance services, free of charge, are available to you. Call 1-888-248-6522 (TTY: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-248-6522 (TTY: 711)

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-248-6522 (TTY : 711)

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

(518) 641-3950 or toll free at 1-888-248-6522 (TTY 711)
www.cdphp.com

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