



A plan for life.

Medicare Advantage **Group Plans**



Welcome!

Being eligible for Medicare means you have important choices to make.

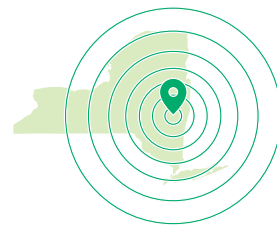
If you're looking for a Medicare Advantage plan that gives you the benefits you need – including hearing and vision – plus no-cost tools and programs that help you get and stay healthy, **CDPHP has you covered.**

- ▶ 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 12-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
- » Most area hospitals are in-network



VIDEO DOCTOR VISITS

- » MD Live 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



TREATMENT DECISION SUPPORT

- » Get access to Welvie, a self-guided online program
- » Learn how to talk with your doctor so they can help you make the best treatment decisions



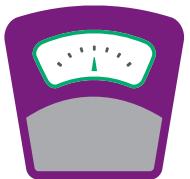
GYM MEMBERSHIPS

- » Silver&Fit provides a monthly gym membership to members with no copay
- » Includes local gyms and many YMCA locations
- » One home fitness kit available per member per year



WELLNESS CLASSES

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



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.

- ▶ Seamless integration of pharmacy* and medical benefits
- ▶ Prescription drug, medical, and hospital insurance coverage under one plan, one card, and one member account
- ▶ A large, comprehensive pharmacy network that includes 66,000 pharmacies nationwide and most major retail chains
- ▶ Free 24/7 Nurse Call Line offers support and answers to member health questions
- ▶ 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.



**For plans with prescription drug benefits. Check your plan documents for details.*

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 \$299 for each
- ▶ 80 batteries per aid for non-rechargeable models
- ▶ 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



** Follow-up visits must be used within one year after the date of initial purchase. Sixty-day trial and hearing aid returns, repairs, and replacements subject to provider and manufacturer fees. For questions regarding fees, contact TruHearing customer service.*

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.

What happens next?

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

Confirmation approval letter

After we receive your application, we’ll process it and get it approved by Medicare. Once approved, we’ll mail you a letter confirming your enrollment. It should arrive between seven and 14 business days after your application is approved. You can use this letter if you need to get services before you’ve received your member ID card.



Member ID card

Your Member ID card will be sent out between seven and 10 business days after your application has been approved. You’ll use this card when you receive medical services and to fill prescriptions at pharmacies (if you have a plan with Part D prescription coverage).

Once you’re a member of our Medicare Advantage plans, you won’t receive a new Member ID card annually unless you switch to a different plan or we need to change benefit information on the card for the coming year.



If you’re enrolling for coverage effective 1/1/2027, your ID card will arrive in the last two weeks of December of 2026. If you’re enrolling for coverage after 1/1/2027, your ID card will arrive within 7-10 business days after your enrollment is processed.

Welcome letter - for new members to our plans

New members to our plans will receive a welcome letter full of useful information about how your plan works.



Find all the 2027 benefits online at cdphp.com/medicare

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

*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!

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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CDPHP

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www.cdphp.com

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