



A plan for life.

Medicare Advantage **Plan Options**



CDPHP is an HMO with a Medicare contract.
Enrollment in CDPHP Medicare Advantage depends on contract renewal.
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Wellness for You and Your Wallet

Being healthy is more than just not being sick. The choices you make every day all add up and make a difference. As a CDPHP® Medicare Advantage member, you get more than just health insurance. You get a health plan with access to benefits, resources, and tools to help you live your healthiest life. Here are just a few.

A convenient flex card.

Flex card loaded with dental spending amounts to use on qualified products and services at any U.S. provider.



A robust provider network.

Choose from thousands of providers and most local hospitals to get the care you need.



Personalized support.

Want help scheduling your next doctor appointment, answering questions about a new diagnosis, or exploring ways to improve your health? We've got you covered.



Visit cdphp.com/medicare to try our easy-to-use online tools to review premiums, benefits, and covered medications to find a plan that best fits your needs.

No matter your health status or health goals,
CDPHP gives you what you need to live life to its fullest.

CDPHP® MEDICARE ADVANTAGE HMO PLANS — MOST FREQUENTLY USED MEDICAL SERVICES

Below are some of the medical benefits associated with these plans.

Medicare Advantage HMO Plans ¹	
PLAN NAME	CDPHP Core (HMO)*
MONTHLY PREMIUM ²	\$15
BENEFITS	
DOCTOR VISITS	
Primary Care Physician	\$0
MD Live [†]	\$0
Specialist Copayment	\$35
Routine Annual Physical Exam Copayment	\$0
EMERGENCY CARE	
Urgent Care Copayment ³	\$50
Emergency Room Copayment ^{3 4}	\$100
Ambulance	\$165
OUTPATIENT SERVICES	
Outpatient Surgery	\$225-\$275
Physical Therapy	\$25
HOSPITAL SERVICES	
Inpatient Hospitalization	\$300 days 1-6
ADDITIONAL BENEFITS/SERVICES	
Dental allowance for all dental services: Routine cleaning/restorative/dentures to use at any dentist in the U.S.	\$1,000
Vision: Annual Routine Eye Exam	\$0
TruHearing® Hearing Aid Benefit (per ear)	\$299/\$499/\$799
Silver&Fit® Included	Yes
DIAGNOSTIC SERVICES	
Lab Services	\$0 or \$5
Radiology Services (X-ray)	\$25
Advanced Imaging Studies (CT, MRI, etc.)	\$175
OUT-OF-POCKET MAX	\$6,400

Effective January 1 – December 31, 2027: For New York state residents of Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington counties.

CDPHP \$0 Medicare Rx (HMO)	CDPHP Clear Rx (HMO)	CDPHP Choice Rx (HMO)
\$0	\$100	\$139
\$0	\$0	\$0
\$0	\$0	\$0
\$50	\$40	\$35
\$0	\$0	\$0
\$40	\$50	\$50
\$115	\$115	\$100
\$265	\$225	\$185
\$315-\$365	\$275-\$350	\$200-\$250
\$30	\$30	\$25
\$460 days 1-5	\$395 days 1-6	\$260 days 1-6
\$400	\$900	\$1,500
\$50	\$40	\$35
\$299/\$499/\$799	\$299/\$499/\$799	\$299/\$499/\$799
Yes	Yes	Yes
\$0 or \$10	\$0 or \$5	\$0 or \$5
\$10	\$5	\$5
\$260	\$230	\$175
\$9,850	\$6,750	\$6,400

¹ Must use plan providers (see back page for full details)

² You must continue to pay your Part B premium; You may qualify for lower premiums with EPIC or Low Income Subsidy

³ Worldwide coverage

⁴ Copayments waived if admitted to the hospital within 24 hours for the same diagnosis.

* Does not include Rx

[†] \$0 copay is for medical visits only. Specialist copay for mental health visits.

CDPHP MEDICARE ADVANTAGE PLANS— PHARMACY COVERAGE

	HMO PHARMACY COVERAGE		
	CDPHP \$0 Medicare Rx (HMO)	CDPHP Clear Rx (HMO)	CDPHP Choice Rx (HMO)
30-Day Supply at a Preferred Retail Network Pharmacy*			
Rx Deductible	\$700 (Tiers 2 through 5)	\$500 (Tiers 3 through 5)	\$250 (Tiers 3 through 5)
Tier 1 Preferred Generic	\$5	\$0	\$0
Tier 2 Generic	\$11	\$7	\$2
Tier 3 Preferred Brand	22%	20%	20%
Tier 4 Non-Preferred Drugs	29%	28%	37%
Tier 5 Specialty Tier	25%	28%	30%

90-Day Supply through Preferred Mail Order Delivery Service			
Rx Deductible	\$700 (Tiers 2 through 5)	\$500 (Tiers 3 through 5)	\$250 (Tiers 3 through 5)
Tier 1 Preferred Generic	\$15	\$0	\$0
Tier 2 Generic	\$33	\$17.50	\$5
Tier 3 Preferred Brand	22%	20%	20%
Tier 4 Non-Preferred Drugs	29%	28%	37%
Tier 5 Specialty Tier	25%	28%	30%

Initial Coverage:

Once your total drug costs have reached the \$2,400, out-of-pocket max for Part D drugs, you will move to the Catastrophic Coverage Stage.

Catastrophic Coverage:

If you reach the **Catastrophic Coverage Stage**, you pay nothing for your covered Part D drugs.

* Members can receive a 90-day supply through a network retail pharmacy, but it would not qualify for the mail order delivery service discount. The copayment would be three times the 30-day network pharmacy copayment.

Pharmacy Resources

Save on prescriptions at preferred retail locations, skip the trip to the pharmacy with mail order at-home delivery, and look up medication costs.

Save on medications 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.



Mail order prescriptions

Many medications you take regularly for long-term conditions (like high blood pressure, diabetes, asthma, or heart disease) can be delivered right to your home. Enjoy convenient, reliable, and FREE standard delivery of medications.



Look up the cost of your medications with our pricing tool!

- Log in to your online account at member.cdphp.com
- Go to the Prescriptions tab and click Check Drug Lists and Prices then Check your drug prices and coverage
- Type your medication name and click Search to see pricing. Prices will reflect where you are in your benefit phases





Dental and Hearing on All Plans

Dental benefit

Save yourself from paying out of pocket and filling out reimbursement forms by using a convenient flex card for dental benefits. Simply swipe your card to pay for covered dental services and be on your way!

- ▶ Get a flex card loaded with up to \$1,500 for your dental care.
- ▶ Use your card for dental services such as cleanings, crowns, fillings, dentures, and more at any dentist in the U.S.



Hearing benefit

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
- ▶ 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



Even More to Keep You Healthy

Silver&Fit fitness benefit

- ▶ Enjoy access to a national network of fitness centers
- ▶ Get a no-cost home fitness kit
- ▶ Use on-demand workout videos to stay active from the comfort of home

Learn more and find participating gyms at cdphp.com/Fitness or speak with a Silver&Fit customer service agent at 1-888-797-7925 (TTY 711), Monday through Friday, 8 a.m. to 9 p.m.



CDPHP® Fitness ConnectSM at the Ciccotti Center membership

- ▶ Your CDPHP Medicare Advantage plan includes a no-cost membership giving you unlimited access to the fitness center, 25-yard lap pool, and more. Check out all the available programs and services at cdphpfitnessconnect.org.



Wellframe

Digital care management app that delivers personalized care plans, education, and messaging at no cost to help you stay engaged in your care.



MD Live

Quality medical and mental health care - anytime, anywhere! Connect instantly with a doctor from your phone, tablet, or computer 365 days a year.



24/7 Nurse Line

24/7 phone access to registered nurses for education and support for all members at no additional cost.



** 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.

Ready to enroll? It's easy!

Ways you can enroll in our Medicare Advantage plans:



By mail: Fill out the paper application and send it to:
CDPHP
Attn: Enrollment Operations
PO Box 31790
Rochester, NY 14603-1790



By phone: Call us at 1-888-519-9287 (TTY 711). Monday – Friday, 8 a.m. to 8 p.m. From October 1 through March 31: 8 a.m. to 8 p.m., seven days a week.

Already a CDPHP member? Call 1-888-248-6522 (TTY: 711)



Enroll online: You can quickly and easily complete your application online, 24/7! Visit: cdphp.com/Medicare

Get a quote: plans.cdphp.com/medicare



You can also visit us in person at:

CDPHP Customer ConnectSM
6 Wellness Way, Suite 110
Latham, NY 12110
Monday – Friday, 8:30 a.m. to 5 p.m. (closed for lunch 12:30 - 1 p.m.)
Call: 1-518-641-4400

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.

You must have Medicare Part A and Part B from Original Medicare to sign up for our Medicare Advantage plans.

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

Connect with us!

Get fitness tips, wellness ideas, and more! Follow us on social and visit blog.cdphp.com.



¹ You must use plan providers except in emergency or urgent care situations or for out-of-area renal dialysis or other services. If you obtain routine care from out-of-network providers, neither Medicare nor CDPHP will be responsible for the costs.

Please be aware that you can enroll in Medicare plans only at certain times during the year:

- As early as three months before you turn 65 (or when your Medicare Part B is effective), you can join our plan.
- Between October 15 and December 7, anyone who has Medicare Parts A and B and resides in our service area can join our plan for January 2027.

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay for up to 75 percent or more of your drug costs, including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. Many people are eligible for these savings and don't even know it. For more information about this Extra Help, contact the Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1-800-325-0778. Or call 1-800-MEDICARE (1-800-633-4227), 24 hours per day, seven days per week. TTY users should call 1-877-486-2048. Or call your state Medicaid office.

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)

Visit us at www.cdphp.com for more information.

CDPHP®

www.cdphp.com

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