



Welcome to Your CDPHP® High Deductible Health Plan

At CDPHP, we know that transitioning to a high deductible health plan can be daunting if you are unfamiliar with what it entails. That's where we come in. We have the tips, tools, and online resources to help you navigate your health care, and give you control over your medical expenses.

CDPHP high deductible health plans offer the following:

- ▶ A national network of more than 825,000 providers
- ▶ No referrals
- ▶ No charge for many preventive health care services, including annual physicals and screenings provided in-network
- ▶ Worldwide coverage for emergency care
- ▶ Online tools to track and manage claims
- ▶ Live, personal support and service

Here's what you can expect:

- ▶ **You will be responsible for paying a certain amount of money out-of-pocket before your insurance kicks in.** Once your deductible (which varies by plan) is met, CDPHP picks up the tab or a percentage of it. This encourages you to compare cost and quality to make more-informed health care choices.
- ▶ **Your health savings account (HSA) can help you pay for out-of-pocket expenses, like your deductible.** Plus, CDPHP and our HSA vendor, **HealthEquity®**, offer a unique claims integration system to make using your account even easier.
- ▶ **The CDPHP preventive drug carve out will help you save.** With CDPHP HSA-qualified high deductible plans, preventive prescription drugs are not subject to the deductible, so you can immediately start paying the lower, tier-based cost-share instead of the full cost of the drug. Review the CDPHP Preventive Drug List in the Rx Corner of www.cdphp.com for more details.



Additional High Deductible Health Plan Tools and Support

Health Care Management Tools

Track claims and manage HSA expenses through the HealthEquity website, or via the HealthEquity mobile app.

Use findadoc.cdphp.com to locate a doctor anywhere in the country.

CDPHP Consumer-Directed Health (CDH) Hub

Visiting this website gives you access to an array of funding account tips and tools, videos, and other support. Check it out at www.cdphp.com/consumer-directed-health.

CDPHP® Customer ConnectSM

Members can meet with a CDPHP member relations specialist to get answers to their claims and benefit questions, request ID cards, and more. Visit www.cdphp.com/customerconnect for locations and hours.

Life Points®

Life Points lets you earn points for completing a variety of simple healthy activities, like taking a personal health assessment or getting an annual exam. Life Points can be redeemed for gift cards for a variety of retailers. **Plus, as an HSA accountholder, you will have the opportunity to earn even more Life Points!**

Rx for Less

It offers deep discounts on a specific list of drugs when purchased at Price Chopper, CVS, Walmart, Hannaford, Target, or ShopRite. Many generic prescription drugs are available for as little as \$1, beating the price of many other drug club programs by 90 percent.

For more information, review your plan details by logging into www.cdphp.com.



A plan for life.