

Your CDPHP Embrace Health Bonus Account

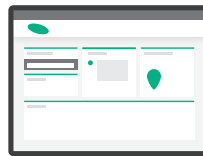
Your CDPHP Embrace Health bonus account is administered by BenefitWallet®.

Your new account includes:



PAYMENT CARD

For quick and easy payments.



ONLINE ACCOUNT INFORMATION

Accessible by logging in to www.cdphp.com/embrace and clicking on **Embrace Health Bonus Account**.



BENEFITWALLET MOBILE APP

Information on the go!



CONVENIENT PAYMENT FEATURES

Including direct deposit and rapid reimbursement.

Using Your BenefitWallet Online Account

Your BenefitWallet online account puts everything you need to manage your funds at your fingertips. Log in at www.cdphp.com/embrace and click on **Embrace Health Bonus Account**. You will not need to provide additional registration information if you access your account from here.

If you would like to log in directly, visit www.mybenefitwallet.com, and log in with your user ID and password. If it is your first time visiting the site, select “First time user” to create a user name. Your initial password is your Social Security Number.

Monitor your account.

Convenient real time online access to account balance and transaction history.

Manage your claims.

View transactions and request payment or reimbursement online.

Keep track of your account.

Access current and historical contributions and payments.

Access a wealth of information.

We provide educational materials and on-demand video education.

Get Started

To download the free app, visit mybenefitwallet.com/mobile



Frequently Asked Questions

What are the benefits of the Embrace Health debit card?

The main benefit of the card is convenience. It allows you to access your Embrace Health bonus account funds anytime.

Where can I use my CDPHP Embrace Health debit card?

Your CDPHP Embrace Health debit card can be used nationwide. Your card should only be used to pay for expenses related to your chosen Embrace Health path (fitness, medical, or nutrition), and you should always save your receipts.

What do I do if the card is accidentally used for ineligible expenses?

If this happens, please contact the CDPHP Health Funding Department at (518) 641-3770 or 1-877-793-3960. Your debit card may be deactivated and you may need to send in an overpayment check to reimburse your account.

Can I submit a claim for a service prior to paying for it?

No, the service must be rendered before you can request payment.

How do I submit an expense for reimbursement if I did not use my Embrace Health debit card?

You can submit a claim for reimbursement online. Access your Embrace Health bonus account online feature by logging in to www.cdphp.com/embrace.

Can I send in claims for my card transactions?

No. Because you have already used your account by paying with your card, you cannot receive reimbursement again from your account for the same service.

Do I need to keep my receipts?

YES! Always hold on to your itemized receipts, statements, or bills, in case further documentation is requested. The receipt must contain the following information:

- | | |
|---|--|
| <input checked="" type="checkbox"/> Date of service | <input checked="" type="checkbox"/> Description of the service or expense provided |
| <input checked="" type="checkbox"/> Name and address of service provider/merchant | <input checked="" type="checkbox"/> Amount charged |

Please note, non-itemized cash register tapes, credit card receipts and cancelled checks alone do not provide proper substantiation of the expense.

What happens to any amount left in my CDPHP Embrace Health bonus account that I do not use by the end of the plan year?

Any unused bonus account balance can be rolled over to the next benefit year, accumulating up to twice the amount of the original account!

Will I get a new debit card at the start of each new plan year?

No, assuming that your plan doesn't change and you remain eligible for the benefit, your card is good for three years.

What do I do if my card is lost or stolen?

Call the CDPHP Health Funding Department at (518) 641-3770 or 1-877-793-3960. They will deactivate the old card and issue you a new one.

Discrimination is Against the Law

Capital District Physicians' Health Plan, Inc. (CDPHP®) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Multi-language Interpreter Services

ATENCIÓN: Si habla otro idioma que no es el inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación de miembro (TTY: 711).

注意：如果您使用的語言不是英語，您可以免費獲得語言援助服務。請致電您會員ID卡上的電話（聽力障礙電傳：711）。

Embrace Health Eligible Expenses

You can use your Embrace Health bonus account to pay for a variety of expenses depending on the path you have chosen.

Examples of potentially reimbursable expenses are provided below. Other expenses not specifically mentioned may also qualify.

Fitness

- » Fitness classes/memberships
- » Fees for recreational sports
- » Ski lift tickets/season passes
- » Home fitness equipment
- » Outdoor fitness equipment
- » Electronic tracking devices
- » Personal training services
- » Athletic clothing and footwear

Health

- » Infant and child services
- » Hearing
- » Diagnostic exams/tests
- » Vision care
- » Medical procedures/services
- » Medical equipment
- » Prescription drugs
- » Obstetric services
- » Practitioners

For a complete list of IRS-qualified health expenses, visit www.cdphp.com/cdh and navigate to **Tips & Tools**.

Nutrition

- » WW®
- » Jenny Craig®
- » Nutrisystem®
- » Physician or hospital-based weight-loss programs
- » Registered dietitians
- » Weight-loss camps

This list is subject to change at any time. If you have any questions, please contact the CDPHP health funding department at (518) 641-3770 or 1-877-793-3960.

