

A health plan
that puts **you first**





#1 in member satisfaction among commercial health plans in new york, seven out of eight years

For J.D. Power 2024 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards)

Your partner in good health

As a health plan that puts its members first, CDPHP® provides a personalized experience to support your physical and mental well-being, so you can live your **healthiest life**.



Family Health

- \$0 primary care physician visits and Tier 1 medications for members under age 19*
- Up to \$1,500 doula reimbursement
- Fertility, pregnancy, and parenting tools



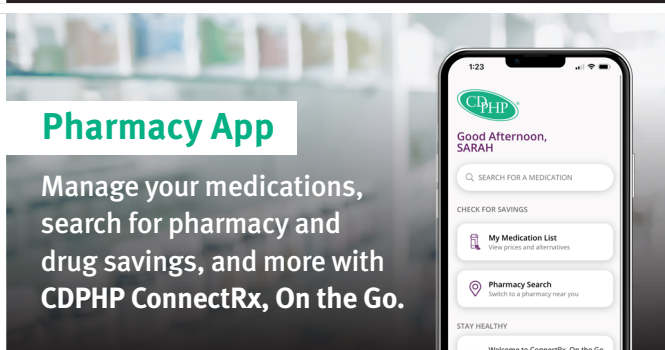
Fitness and Weight Management Reimbursement

Earn up to \$600 per year for going to the gym, youth sports fees, parent and baby classes, fitness classes, or wearable fitness devices; and up to \$100 for completing a weight loss program.



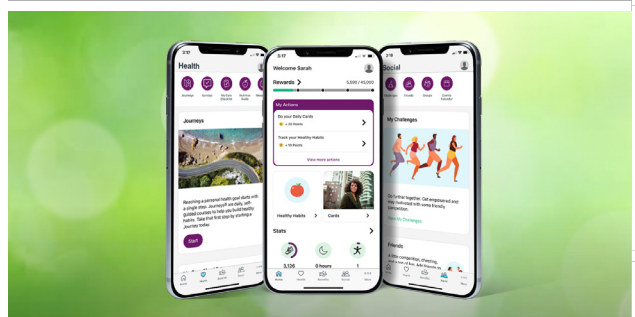
Mental Health Support

In-person counseling, virtual support, a crisis hotline, and more.



Pharmacy App

Manage your medications, search for pharmacy and drug savings, and more with CDPHP ConnectRx, On the Go.



CDPHP Health Hub

Access digital wellness resources 24/7 from your smartphone or computer. Complete healthy activities and earn points that turn into CDPHP Life Points® Rewards and can be redeemed for gift cards.**



Virtual Doctor Visits

Live video doctor visits 24/7 for physical and mental health.

** Subject to \$0 cost sharing. For primary care physician visits, deductible will apply on HSA qualified high deductible plans for non-preventive care visits. \$0 Tier 1 medications applies for preferred pharmacy locations. Deductible applies on HSA qualified high deductible plans.*

*** Adults age 18 and older in select plans are eligible. CDPHP Life Points Rewards accumulate per calendar year, per contract. Rewards must be redeemed by December 31 each year or prior to contract termination. Please check your member contract or call the number on your ID card to see if you're eligible.*

Benefits vary by plan.

We have you covered

24/7 Account Access

View and manage your benefits from anywhere by logging in to member.cdphp.com or the My CDPHP app.

- ▶ View your medical, dental, and prescription drug benefits
- ▶ Replace missing ID cards
- ▶ Communicate with CDPHP
- ▶ Track, submit, and verify claims if you have a funding account
- ▶ Get an estimated cost on more than 1,000 health care services before choosing a provider with **CDPHP Price Check™**



More than 1,000,000 Doctors Nationwide

Most CDPHP plans include a national network.* By seeing an in-network doctor, you pay significantly less than if you see an out-of-network doctor. In addition, all plans include worldwide coverage for emergency care.

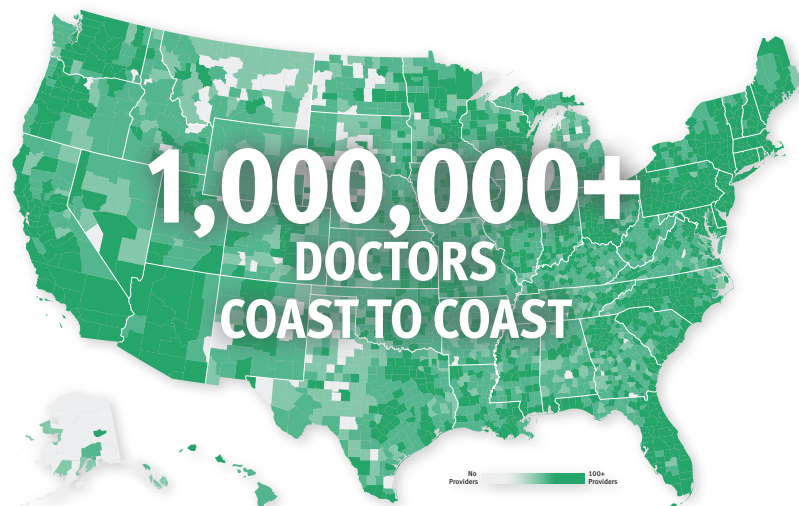
CDPHP makes it easier than ever to locate a doctor with the redesigned online search tool, Find-A-Doc. Visit findadoc.cdphp.com, enter some brief information, and you'll be on your way to finding the doctor or specialty provider you need!

Within Find-A-Doc, you'll have access to an extensive list of preferred locations for radiology, X-ray, laboratory services, and more with no member cost-share or a reduced cost share.

COVERAGE AWAY FROM HOME



No matter which CDPHP plan you're on, you have access to live video doctor visits for physical and mental health with Doctor On Demand. Learn more at cdphp.com/DoctorOnDemand.




* Available for EPO and PPO plans. Not available for HMO plans. Refer to your member materials or call member services at the number on your ID card to determine complete benefits.

Where to go for care

NEED AN APPOINTMENT?

In a non-emergency situation, it's important to start with your primary care doctor. Your physician knows your health status best and can treat many health issues.

When choosing a new primary care doctor, consider one who participates in the CDPHP Enhanced Primary Care program. These doctors are known for providing better, more cost-effective care. Look for the Enhanced Primary Care icon when searching on Find-A-Doc. 

YOUR DOCTOR ISN'T AVAILABLE?

You have access to live video doctor visits 24/7 through your mobile device or computer. Learn more about virtual options for physical health at cdphp.com/doctorondemand and view your virtual options for mental health and substance use at cdphp.com/mentalhealth.

MORE URGENT NEED?

If your doctor isn't available, visit an urgent care location before going to the ER. Urgent care has short wait times and is more economical. In fact, **visits to the ER are generally not covered for non-emergency services.**

Many specialists also offer walk-in and urgent care services that would save you time and money compared to a visit to the ER.

Confused by health care terminology? **Check out our glossary!**
cdphp.com/understanding-health-insurance



Dependable Rx coverage

Prescription medications can have a big impact on your health and your wallet. That's why it's important to know how your prescription drug coverage works. CDPHP takes an innovative approach to pharmacy coverage, helping you find the lowest cost medication at the location offering the best price.

Log in to member.cdphp.com to view all pharmacy benefit coverage details.



Search for Medication Savings

Download the **CDPHP ConnectRx, On the Go** app to view your medications, search for cost saving alternatives, change your pharmacy, and more. Text RX to **237471**, or scan the QR code to get started today.



Preferred Pharmacy Network

Preferred Pharmacy Network Members have access to the CDPHP Preferred Rx Network, which allows you to fill prescriptions for a lower cost at many chain store pharmacies and independents. Learn more at cdphp.com/PreferredRx.



Prescription Discount Program*

With **Rx for Less**, get many generic drugs for as little as dollar a fill at preferred pharmacies. Visit cdphp.com/less for the list of pharmacies and drugs that are part of the program.



Prescription Mail Order**

Get medications you take on a regular basis delivered to your home at no extra cost from Optum Home Delivery.

Check your member ID card to find out which formulary (list of covered drugs) is available with your plan. The tier assigned to a drug determines how much you'll pay for it. Excluded drugs are covered only by medical exception, which your doctor can apply for.

For more information, visit cdphp.com/RxCorner.

* Rx for Less does not apply to mail order service.

** Specialty pharmacy agents, including injectables and certain drugs used to treat hepatitis C, HIV, multiple sclerosis, and other serious conditions, are not eligible for this program. Get more information about specialty drugs at <https://www.cdphp.com/members/rx-corner/specialty-drugs>. Some of the pharmacy benefits listed may not apply for members who do not have Rx coverage. Check your member contract for details.

Ongoing support

Member Services

Do you have a question about your benefits and coverage? We're here to help. Call us at the number on the front of your ID card.

CDPHP Care Team

Have a health concern? To talk one-on-one with a member of the CDPHP Care Team, including nurses, dietitians, and care coordinators, call **1-888-94-CDPHP (23747)**.

Mental Health and Substance Use

For 24/7 support or help finding a provider that meets your needs, call **1-888-320-9584**. Learn more at cdphp.com/mentalhealth.

CDPHP Customer ConnectSM

Meet face to face with a CDPHP representative about claims, benefit questions, enrollment, and more. For hours and more, visit cdphp.com/customerconnect.

Family Health

Resources to support you and your family at every stage of life. Learn more at cdphp.com/familyhealth.

Tools to Quit Smoking

Quit smoking or vaping with digital, phone-based, group, or one-on-one programs. Visit cdphp.com/quitsmoking for details.

CDPHP is here for
you and your family.



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.



Discrimination is Against the Law

Capital District Physicians' Health Plan, Inc., CDPHP Universal Benefits, Inc., and Capital District Physicians' Healthcare Network, Inc. (collectively referred to as CDPHP®) comply with applicable federal civil rights laws and do 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）。

Questions about your coverage? Our award-winning team can help. Call **1-800-777-2273**.

Capital District Physicians' Health Plan, Inc.
Capital District Physicians' Healthcare Network, Inc.
CDPHP Universal Benefits,® Inc.

(518) 641-5000 or 1-800-777-7299
www.cdphp.com



A plan for life.