



Keeping your business and your employees healthy

Through innovative programs and partnerships, CDPHP is embedded in doctor's offices, hospitals, and pharmacies; ensuring members get the right care, at the right place, and at the right time – improving quality and accessibility while lowering the total cost of care. **We're integrated at every level of care and local like health care should be.**



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



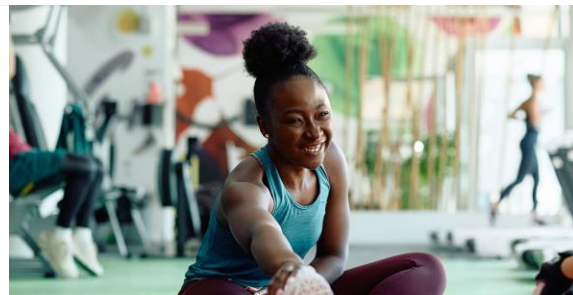
Mental Health Support

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



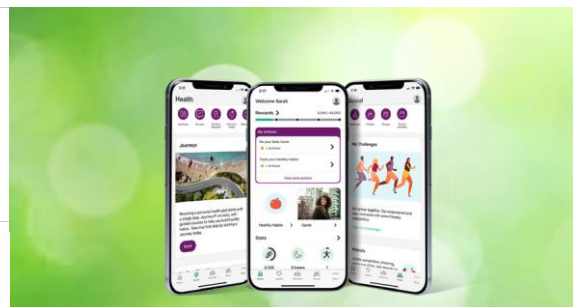
Virtual Doctor Visits

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



Fitness and Weight Management Reimbursement

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



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. **

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

CDPHP pharmacy 2025

We are on a mission to empower members with more choices, better pricing, and easy access to pharmacy services.



ENHANCED PHARMACY SAVINGS APP

With **CDPHP ConnectRx, On the Go**, you can search for a preferred Rx pharmacy, view medication costs, request a pharmacy change, search for lower cost medications, and more. **Text RX to 237471, or scan the QR code to get started today.**



PREFERRED PHARMACIES

Choose a preferred Rx network pharmacy for the best medication prices.



DISCOUNT MEDICATIONS

Generic medications for as little as a dollar a fill from participating preferred Rx locations through **Rx for Less**.



CDPHP PHARMACIES

Our ConnectRx retail pharmacy locations provide free home delivery to surrounding areas and more. Visit pharmacyconnectrx.com for details.



ENHANCED MAIL ORDER

An easy online experience, free shipping, 24/7 pharmacist support, and automated refills with Optum Home Delivery Pharmacy.



\$0 TIER 1 DRUGS FOR CHILDREN

No member cost-share for Tier 1 medications for members under age 19 from preferred pharmacies.*

For more CDPHP pharmacy information, visit cdphp.com/RxCorner.

*Deductible will apply on HSA qualified high deductible plans.

Changes You Should Know

CDPHP takes its role in providing health care coverage for your employees and clients seriously. These changes take effect at the time of benefits renewal in 2025. Refer to plan documents for complete details.

LARGE GROUP

Insulin copayment	Insulin obtained in-network will have no cost-share for a 30-day supply.
Virtual mental health care	aptihealth will follow the behavioral health cost-share for in-network services.
Advanced imaging	<p>All in-network advanced imaging services (MRI, CT, PET, etc.) will now require prior authorization and will be subject to the advanced imaging benefit cost-share, regardless of provider status where performed.</p> <p>The in-network advanced imaging benefit cost-share will be the member’s diagnostic radiology copayment plus an additional \$100. Coinsurance plans will continue to be subject to their coinsurance percentage. Deductibles will apply, based on plan design.</p>
Minimum allowable deductible	The Internal Revenue Service (IRS) has determined that the deductible for HSA-qualified high deductible plans can be no less than \$1,650 (individual) and \$3,300 (family) for 2025.
Out-of-pocket maximum	The IRS has determined that the out-of-pocket maximum for HSA-qualified high deductible plans can be no more than \$8,300 (individual) and \$16,600 (family) for 2025. The Department of Health and Human Services has determined that the out-of-pocket maximum for plans that are not high deductible can be no more than \$9,200 (individual) and \$18,400 (family) for 2025.
Mandated regulatory changes	Plan design changes have been made pursuant to state and federal requirements. Members will receive notification of any changes to their current plan.

Make workplace health a priority

A healthy and productive workforce can set your organization apart from the competition.

By working with CDPHP to support your employee wellness program, you can:



Show your commitment
to improving the health and
well-being of your employees.



Have healthier employees
who feel better, live longer, are
more productive, and use fewer
sick days.



Lower health care costs
and benefit your organization's
bottom line.

CDPHP Workplace Health Services helps businesses of all sizes to plan, manage, implement, assess, and evaluate a wellness program that fits your unique needs.

We approach workplace health as a collaborative partnership. Our goal is to meet you where you are, and through consultative support and a wealth of valuable resources, get you to where you want to be.

A dedicated workplace health strategist, certified in wellness program coordination, will be by your side every step of the way. They will guide you through the options to design a data-driven program that's right for you and your employees!

Learn more by visiting cdphp.com/workplace-health.



A plan for life.

**#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



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

cdphp.com

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