



A plan for life.

Medicare Advantage **Group Plans**



Welcome!

Being eligible for Medicare means you have important choices to make.

If you're looking for a Medicare Advantage plan that gives you the benefits you need – including hearing and vision – plus no-cost tools and programs that help you get and stay healthy, **CDPHP has you covered.**

- ▶ Live your healthiest life with **\$0 flu shots, cancer screenings, and other preventive services**
- ▶ Travel worry-free with **emergency coverage worldwide**
- ▶ Take your health care into your own hands with **apps that help you eat well, stay healthy, and give you 24/7 access to doctors**
- ▶ Get the service you deserve with **award-winning customer service based in Albany**
- ▶ **Talk to a nurse, dietitian, or educator** about your specific health concerns

Enroll in a CDPHP Medicare Advantage plan today!



Employer Group 2021 Benefits
 Medicare Advantage PPO \$10/\$15 (Covered in full IP) Summary 201



Group Name: Schalmont Central School District-Medicare

Group ID#: 20031144

BENEFITS		YOU PAY	
		In-Network	Out-of-Network
Doctor Visits			
Primary care		\$10	\$20
Specialist		\$15	\$30
Telemedicine (live video doctor visits)		Covered in full	Not Covered
Preventive Care			
Annual wellness exam			
Medicare-covered screenings - mammogram, prostate, pap test, bone mass measurement, pneumonia and flu shot		Covered in Full	Covered in Full
Hospital and Outpatient Services			
Inpatient hospital stays		Covered in full	\$500
Inpatient mental health care (190 days per lifetime)		Covered in full	\$500
Outpatient hospital and ambulatory surgical center- same day surgery & other services		\$125	\$250
Home health services		Covered in full	Covered in full
Emergency Care			
Worldwide emergency room care (waived if admitted)		\$75	
Urgent care		\$25	
Ambulance		\$100	
PRESCRIPTION DRUGS - PART D		YOU PAY	
Rx Rider: 522P Rx Deductible: \$0			
Initial Coverage Stage	Retail Pharmacy (30 day supply)	Mail Order (up to a 90 day supply)	
Tier 1 Preferred generic	\$0	\$0	
Tier 2 Generic	\$5	\$10	
Tier 3 Preferred brand	\$20	\$40	
Tier 4 Non-preferred drugs	\$35	\$70	
Tier 5 Specialty tier	\$35	Not Available	
Coverage Gap Stage	If your total drug costs (paid by both you and CDPHP) reach \$4,130, you will pay either the above stated cost share or less.		
Catastrophic Coverage Stage	At \$6,550, you pay the greater of 5% coinsurance or \$3.70 for all generics and multi-source brands (Tiers 1-4) and the greater of 5% coinsurance or \$9.20 for all other Tier 1-4 drugs. For Tier 5 drugs, you pay either a 5% coinsurance or the tier 5 retail pharmacy cost share, whichever is less.		
Shingles Vaccine	Tier 3 Preferred brand cost share.		

PRESCRIPTION DRUGS – PART B		YOU PAY	
	In-Network	Out-of-Network	
Physician administered injectables (including chemotherapy) Office visit copayment may apply	\$20	\$40	
Retail pharmacy/Oral chemotherapy (per prescription)	\$20	\$40	
BENEFITS		YOU PAY	
	In-Network	Out-of-Network	
Rehabilitation			
Skilled nursing facility (100 days per plan year)	Covered in full	Covered in full	
Physical, occupational, and speech therapy	\$15	\$30	
Diagnostic Services			
Laboratory services (cost share waived at preferred laboratories)	\$15	\$30	
Radiology and imaging (X-rays, ultrasounds)	\$15	\$30	
Advanced imaging (CT scan, MRI, PET scan)	\$30	\$60	
Additional Coverage			
Blood glucose monitors and test strips by Ascencia Diabetes Care	Covered in full		
Diabetic Supplies (you pay whichever cost share is less)	\$10 or 20%	\$10 or 20%	
Dialysis	\$15	\$15	
Acupuncture (10 visits)	50%	50%	
Chiropractor	\$15	\$30	
Durable Medical Equipment	20%	20%	
Vision allowance	\$100 allowance per plan year		
Hearing aids	\$199 or \$499 copayment depending on model per plan year		
Dental Rider			
Rider: 592P	\$250 Reimbursement towards 2 cleanings and exams and 1 annual x-ray per plan year		
Out of Pocket Maximum			
Maximum Annual Out-of-Pocket Protection (Excludes: Part D costs, eyewear, hearing aids and dental if applicable)	\$3,350 Combined in and out of network		
WELLNESS PROGRAMS			
CaféWell®: Members are eligible to earn up to 125 Life Points per contract by completing program activities.			
CDPHP Senior Fit®: Enjoy access to SilverSneakers® participating gyms. You can also work out and take fitness and wellness classes at many other area gyms, like the Rudy A. Ciccotti Family Recreation Center, at no additional cost.			
Weight management program: Receive up to \$75 reimbursement for participation in a weight loss program with an eligible vendor.			

CDPHP® Medicare Advantage is a PPO with a Medicare contract. Enrollment in CDPHP Medicare Advantage depends on contract renewal.

If you have a question or wish to receive additional information, please contact member services at (518) 641-3950 or 1-888-248-6522 (TTY: 711). Or, visit our website at www.cdphp.com. This summary is designed to highlight the benefits of the plan being offered and does not detail all benefits, limitations, or exclusions. It is not a contract and may be subject to change. Many preventive services are covered in full. For more detailed information, an Evidence of Coverage is available for your review upon request.



Make the Most of Your Pharmacy Benefit

Your group Medicare Advantage plan comes with a prescription drug benefit. Not only are prescription medications covered, but you also have access to resources to help you stay healthy and save money.

Drug List (Formulary) – Your CDPHP Medicare Advantage plan covers most prescription drugs. CDPHP keeps a list of the medications covered under your plan in a document called a drug list or formulary. You can search for specific medications you take or search the [formulary](#) by medical condition.

Medication Therapy Management – As a CDPHP Medicare Advantage member with prescription drug coverage, you can receive no-cost [medication reviews](#) with a pharmacist who can help you minimize side effects and potentially save you money.

Rx For Less – Save money on many [generic prescription medications at participating pharmacies](#). You may be able to get some medication for as little as a penny per pill.

CDPHP Medicare Advantage - H5042

2021 Medicare Star Ratings

Every year, Medicare evaluates plans based on a 5-star rating system. Medicare Star Ratings help you know how good a job our plan is doing. You can use these Star Ratings to compare our plan's performance to other plans. The two main types of Star Ratings are:

1. An Overall Star Rating that combines all of our plan's scores.
2. Summary Star Ratings that focus on our medical or our prescription drug services.

Some of the areas Medicare reviews for these ratings include:

- How our members rate our plan's services and care;
- How well our doctors detect illnesses and keep members healthy;
- How well our plan helps our members use recommended and safe prescription medications.

For 2021, CDPHP Medicare Advantage received the following Overall Star Rating from Medicare.

★★★★★
5 Stars

We received the following Summary Star Ratings for CDPHP Medicare Advantage's health/drug plan services:

Health Plan Services: ★★★★★
5 Stars

Drug Plan Services: ★★★★★
5 Stars



The number of stars shows how well our plan performs.

★★★★★	5 stars - excellent
★★★★	4 stars - above average
★★★	3 stars - average
★★	2 stars - below average
★	1 star - poor

Learn more about our plan and how we are different from other plans at www.medicare.gov.

You may also contact us 7 days a week from 8:00 a.m. to 8:00 p.m. Eastern time at 888-519-4455 (toll-free) or 711 (TTY), from October 1 to March 31. Our hours of operation from April 1 to September 30 are Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern time.

Current members please call 888-248-6522 (toll-free) or 711 (TTY).

Star Ratings are based on 5 Stars. Star Ratings are assessed each year and may change from one year to the next.

Get the coverage you need
and the extras you want.



My Healthy Life

Choose from coverage options designed to fit your needs and budget.



NATIONWIDE COVERAGE

- » All plans cover emergency and urgent care anywhere in the U.S.
- » Receive routine care across the country with a PPO¹ plan



HEARING CARE

- » All plans include hearing aid benefits
- » Copays start as low as \$199



DENTAL COVERAGE

- » Most plans include an allowance for routine dental visits
- » Certain plans may include comprehensive dental coverage



EASY ACCESS TO DOCTORS AND PRESCRIPTIONS.

- » Thousands of in-network providers
- » Hundreds of conveniently-located pharmacies
- » All area hospitals are in-network



\$0 PREVENTIVE VISITS

- » No-cost annual physical
- » No-cost cancer screenings

¹ Out-of-network/non-contracted providers are under no obligation to treat CDPHP Medicare Advantage members, except in emergency situations. Please call our customer service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

Get and Stay Healthy at No Extra Cost

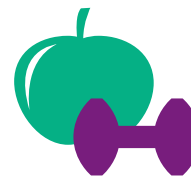
Take advantage of tools and resources to help you live your healthiest life.



foodsmart

SHOP HEALTHY, EAT HEALTHY

- » Convenient, personalized app
- » Healthy recipes and meal plans
 - » Grocery deals



WEIGHT LOSS REIMBURSEMENT

- » Up to \$75 reimbursement
- » Qualifying programs include WW and Jenny Craig



ONLINE MEMBER ACCOUNT

- » At-a-glance benefit information
- » Claims information and tracking
 - » Register for wellness classes
- » On-the-go access with MyCDPHP app



GYM MEMBERSHIPS

- » No-cost SilverSneakers membership including online fitness classes
- » Includes local gyms and many YMCA locations*



CAFÉWELL®

- » Earn gift cards for completing healthy activities
- » Personalized activities and challenges
 - » Helpful educational courses



WELLNESS CLASSES

- » Online workouts for any fitness level
 - » Virtual health classes
- » New classes added regularly

www.cdphp.com/medicare/no-cost-extras

**Facility access may be temporarily limited or unavailable due to COVID-19.*

Worry-free Travel Wherever You Go



Across town or around the world, you're covered with CDPHP Medicare Advantage.

	CDPHP Medicare Advantage HMO	CDPHP Medicare Advantage PPO ¹
Out-of-area emergency visits	✓	✓
Out-of-area urgent care visits	✓	✓
Out-of-area PCP visits	not covered	✓
Out-of-area routine specialist visits	not covered	✓

Thousands of Doctors to Serve You

Finding a provider, pharmacy, or hospital is only a click or phone call away.

Go Online

- Go to findadoc.cdphp.com
- Select your plan type and location
- Search by specialty or the provider or facility name



Make a Call

- Call (518) 641-3950 or 1-888-248-6522 (TTY: 711) and let our member services representative help you find what you're looking for.
- Call your doctors' offices to ask if they participate with CDPHP.



TIP! Not every CDPHP plan type requires you to select a primary care physician (PCP), but all members are encouraged to maintain a doctor-patient relationship with an internal medicine, family practice, osteopathic manipulative treatment, or general practice physician.



Getting started with CDPHP

Enrolling is easy. **Complete an application** and send it to your health benefits administrator (HBA). The steps below outline the process after submitting your application through the start of your membership.

If you **enroll with CDPHP**, here's what you'll receive from us and why it's important:

1

Approval Letter

We send this letter to let you know when your enrollment has been approved by Medicare and to make sure you understand the plan you selected.



2

Member ID Card(s)

You'll need your card(s) when you visit the doctor, hospital, or pharmacy (if applicable). If you have prescription drug coverage, you will receive an ID card to use at the pharmacy and a separate card to use at the doctor's office and hospital.



3

Member Welcome Kit

Your kit provides detailed information about your plan.



4

Welcome Call or Letter

Finally, we'll call or send you a letter to confirm you received your Member Welcome Kit, verify you chose a primary care doctor, learn more about your health care needs, and help you get started with CDPHP.



Still have questions?

Contact member services for information about:

- ▶ benefits
- ▶ pharmacy
- ▶ CDPHP provider network

Please call member services at (518) 641-3950 or toll free at 1-888-248-6522 (TTY 711) Monday through Sunday, 8 a.m. to 8 p.m.*

Contact your employer group for information about:

- ▶ enrollment
- ▶ premiums

Add your Voice to the mix:



To join, visit insights.cdphp.com/join

*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.

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

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:

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)

¹ Out-of-network/non-contracted providers are under no obligation to treat CDPHP Medicare Advantage members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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

500 Patroon Creek Boulevard, Albany, NY 12206-1057
(518) 641-3400 or 1-888-519-4455
www.cdphp.com

20-13488 | 082020



A plan for life.