

Schalmont Central School District- 2024 "CASHIC"

CDPHP®  
Group Benefit Offering



A plan for life.

# Your partner in good health

As a health plan that puts its members first, CDPHP® provides a personalized experience and delivers the tools and resources you need to live your **healthiest life**. Whether you're trying to improve your health or maintain an active lifestyle, CDPHP has you covered.

## \$0 CARE FOR CHILDREN

\$0 primary care physician visits and Tier 1 medications for members under age 19\*



## FITNESS AND WEIGHT MANAGEMENT REIMBURSEMENTS

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.



## MEDICATION SAVINGS

View your medications, search for cost savings, change your pharmacy, and more with our pharmacy app, ConnectRx, On the Go.

## CARE MANAGEMENT

Supporting you and your loved ones with a new diagnosis or during and after a hospital stay.



## VIRTUAL DOCTOR VISITS

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



## FAMILY HEALTH

Up to \$1,500 doula reimbursement; fertility, pregnancy, and parenting tools.

\* 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.

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](https://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



## CDPHP Price Check™

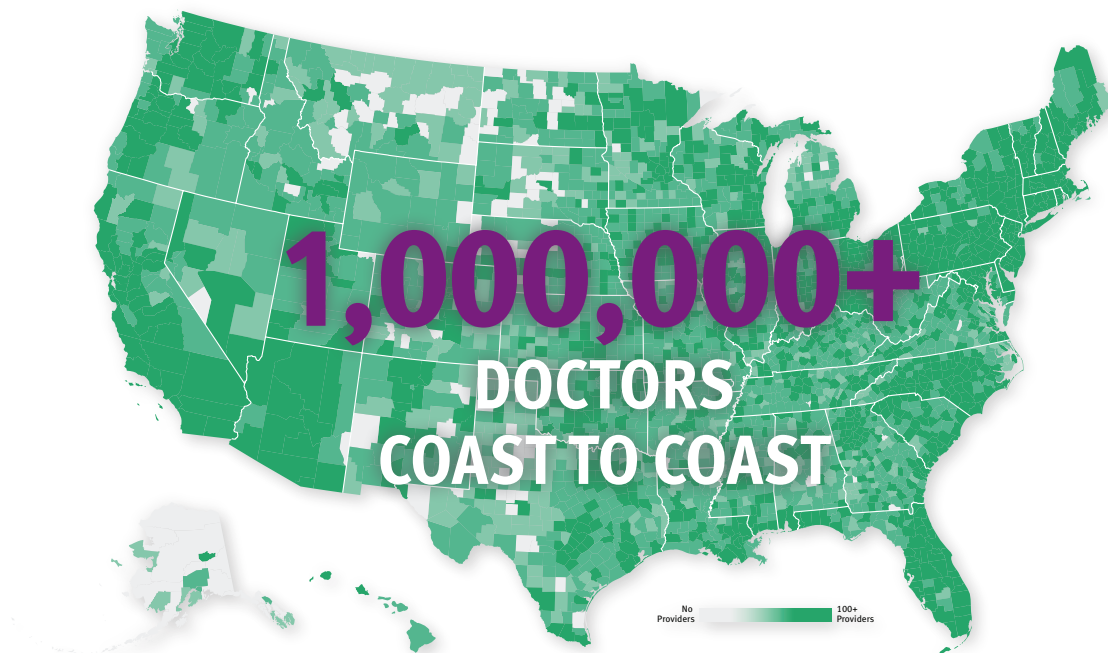
Get an estimated cost on a range of health care services before you choose a provider.

## 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](https://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 free or reduced cost radiology, X-ray, laboratory services, and more.




\* 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](https://cdphp.com/doctorondemand) and view your virtual options for mental health and substance use at [cdphp.com/mentalhealth](https://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](https://cdphp.com/understanding-health-insurance)





# Ongoing support

## 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 \(23747\)](tel:1-888-94-CDPHP).

## Mental Health and Substance Use

For 24/7 support or help finding a provider that meets your needs, call [1-888-320-9584](tel:1-888-320-9584). Learn more at [cdphp.com/mentalhealth](https://cdphp.com/mentalhealth).

## Family Health

Resources to support you and your family at every stage of life. Learn more at [cdphp.com/familyhealth](https://cdphp.com/familyhealth).

## CDPHP Customer Connect<sup>SM</sup>

Meet face to face with a CDPHP representative about claims, benefit questions, enrollment, and more. For hours and more, visit [cdphp.com/customerconnect](https://cdphp.com/customerconnect).

## Tools to Quit Smoking

Quit smoking or vaping with digital, phone-based, group, or one-on-one programs. Visit [cdphp.com/quitsmoking](https://cdphp.com/quitsmoking) for details.

## MedCheck

Let CDPHP help you manage your prescription drugs and avoid harmful drug interactions. To have one of our pharmacists review your medications one on one with you, call (518) 641-3220 and select Option 1.

## Digital Wellness Classes

Get moving and stay healthy with a variety of online wellness classes. Learn more at [cdphp.com/classes](https://cdphp.com/classes).



CDPHP is here for **you and your family**.

# EPO



## Combining Quality and Convenience

Comprehensive coverage, wherever you go

With the exclusive provider organization (EPO), you get comprehensive coverage and a wide range of choices. As long as you seek care within the national network, you pay only a fixed copayment and a deductible (if any), or coinsurance per visit, with no referrals, and no surprises.

To locate a doctor, visit [findadoc.cdphp.com](http://findadoc.cdphp.com).

With our EPO plan:

**No charge for certain preventive care visits:**



CHECKUPS



VACCINATIONS



WELL-WOMAN AND  
WELL-BABY CARE



CANCER SCREENINGS

**PLUS:**

- ▶ Travel out of the service area and CDPHP covers you [worldwide for emergency care](#).
- ▶ The EPO includes coverage virtually anywhere in the nation.
- ▶ No specialist referral paperwork required.
- ▶ Single-source referral phone line ([1-888-94-CDPHP](tel:1-888-94-CDPHP)) directs you to the program that best fits your needs.

Have a question?

Call member services at the number on your ID card any weekday between 8 a.m. and 8 p.m.

You also have access to your benefit information online, any time, by logging in to [www.cdphp.com](http://www.cdphp.com).

**IF YOUR PLAN HAS A DEDUCTIBLE**

A deductible is the amount you pay for covered health care services before your insurer begins paying. If your cost exceeds that amount, your plan will cover the remainder, or a percentage of it. Refer to your member contract for specific deductible information for your plan.

# CDPHP® EPO Plan Benefit Summary



Plan Code: CASHIC424  
 Group ID: 10007368  
 Presented For: Schalmont Central School District  
 Date Prepared: 2/20/2024  
 Effective Date: 07/01/2024

In-Network

## Cost Sharing Information

Deductible	N/A Single / N/A Family
Out of Pocket Maximum	\$7,900 Single / \$15,800 Family (Embedded)

## Office Visits

PCP	\$25 Copayment
*PCP Cost share waived for members that are under age of 19	
Specialist	\$25 Copayment

## Telemedicine

Preferred Live Video Doctor Visits (aptihealth, Doctor on Demand, Foodsmart, MovN)	Covered in Full
Other Participating Telemedicine Providers (Valera)	\$25 Copayment
Telehealth services from a CDPHP Network provider (PCP or Specialist)	PCP or Specialist cost share based on provider

## Preventive and Well Care Services\*

Well Baby and Child Care including immunizations	Covered in full
Annual Adult Exam (One exam per plan year regardless if 365 days have passed)	Covered in full
Mammography	Covered in full
Annual Pap Test and Ob/Gyn Exam	Covered in full
Prostate Cancer Screening	Covered in full
Bone Density Tests	Covered in full

\*Cost sharing may apply to diagnostic care

## Hospital Services

Inpatient Hospital (semi-private room, anesthesia, X-Ray, lab tests, etc)	\$250 Copayment
Outpatient Surgery Facility	\$100 Copayment
* Cost share may be reduced at a preferred ambulatory surgery center.	

## Maternity Services\*

Maternity - Routine Prenatal Care and Postnatal Care	Covered in Full*
Maternity - Inpatient Hospital Services	\$250 Copayment
Newborn Nursery	Covered in full

\*(Non-routine services may result in an additional cost share)

## Emergency Care

Worldwide Emergency Room Care (waived if admitted inpatient)	\$150 Copayment
Ambulance	\$150 Copayment

## Urgent Care

When seeking care within CDPHP's Service Area, a participating Urgent Care Center must be used.	\$35 Copayment
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## Diagnostic Testing\*

Outpatient Hospital or Office Based Laboratory Services: * Copayment waived if provider is a preferred laboratory.	\$25 Copayment
Outpatient Hospital or Office Based Radiology Services: * Copayment waived if provider is a preferred center.	\$25 Copayment

## Behavioral Health Services

Mental Health/Substance Use Inpatient Services	\$250 Copayment
Mental Health/Substance Use Office-Based Services	\$25 Copayment

\*(Up to 20 visits per plan year may be used for substance use family counseling.)

## Condition Support Services

Outpatient Rehabilitation - Physical Therapy	\$25 Copayment (120 visits per benefit period)
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# CDPHP® EPO Plan Benefit Summary



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	In-Network
Outpatient Rehabilitation - Speech Therapy	\$25 Copayment (60 visits per benefit period)
Outpatient Rehabilitation - Occupational Therapy	\$25 Copayment (120 visits per benefit period)
Home Health Care	Covered in full
Skilled Nursing Facility	Covered in full (90 days per benefit period)
Chemotherapy/Radiation Therapy visit	\$25 Copayment
Prosthetic Devices and Durable Medical Equipment	20% Coinsurance
<b>Diabetic Services</b>	
Includes Insulin, oral medication, needles and syringes - up to a 30 day supply, Glucometers and Diabetic DME. Insulin is limited to \$100 out of pocket per 30 day supply.	\$25 Copayment
<b>Vision Services</b>	
Laser Eye Surgery	Up to a maximum of \$750 reimbursement for eligible eye surgeries and consultations per lifetime
<b>Wellness Care</b>	
Weight Management	Up to a \$100 reimbursement available for participation in a weight loss program
Fitness Reimbursement	Subscribers can be reimbursed up to \$400 per plan year for qualified fitness activities. Of the \$400, up to \$200 can be applied for reimbursement of wearable fitness devices. Covered dependents can be reimbursed up to a combined \$200 for qualified fitness activities and youth sports fees for members under age 18. Of the \$200, up to \$100 can be applied for reimbursement of wearable fitness devices.
Child Birthing Classes	Up to \$75 reimbursement available for completion of child birthing class
Doula Reimbursement (A doula is a trained companion who supports another person through pregnancy and childbirth)	\$1,500
Life Points Rewards	Participating (Up to \$180 Life Points per contract per calendar year)
Acupuncture (10 visit limit per plan year for acupuncture services)	\$25 Copayment
Nutritional Counseling	\$25 Copayment
Chiropractic Benefits	\$25 Copayment

*This Summary of Benefits is intended to provide a general outline of coverage. In the event of any conflict between this document and the member's Certificate and any applicable Rider(s) issued by CDPHP, the Certificate and Rider(s) will be the controlling documents.*

*CDPHP UBI gives you access to more than 825,000 participating practitioners and providers nationwide, including many of the major hospitals, and a variety of value-added services to help you and your family stay healthy. If you have a question or wish to receive additional information, please contact the CDPHP marketing department at (518) 641-5000 or 1-800-993-7299 or visit our Web site at [www.cdphp.com](http://www.cdphp.com).*

*All in-network Preauthorization requests are the responsibility of Your Participating Provider. You will not be penalized for a Participating Provider's failure to obtain a required Preauthorization. However, if services are not Covered under the Certificate, You will be responsible for the full cost of the services.*

# CDPHP® EPO Plan Benefit Summary



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Your employer has chosen the following rider(s) to modify the Plan under which you would be covered as a CDPHP Member.

DME Riders	
Rider Name	DME2
Description	Durable medical equipment, prosthetics, orthotics, and oxygen are covered at 20% coinsurance in-network. There is no coverage for orthotic shoe inserts.
Eligibility	
Rider Name	ELGTERM
Description	A Member's Coverage shall automatically be terminated on the first of the following to apply: The date in which the Member ceases to be eligible or The date the Subscriber is retired or pensioned, unless Coverage is specifically provided for retired or pensioned individuals by agreement between CDPHP UBI and the Group.
Medicare Split Family Rider	
Rider Name	ELGMC
Description	Medicare Split Family Rider
Pharmacy Coverage	
Rider Name	EPRXL3A24
Description	Preferred Retail Prescription Drugs (30 Day Supply)
	Tier 1 Drugs*                   \$5
	Tier 2 Drugs                   \$20
	Tier 3 Drugs                   \$35
	Non-Preferred Retail Pharmacy (30 Day Supply)
	Tier 1 Drugs                   50%
	Tier 2 Drugs                   50%
	Tier 3 Drugs                   50%
	Specialty Drugs                   \$35
	*Copay/Coinsurance waived for members under age 19 Mail order, 2.0 Preferred Tier Copayments for a 90-day supply. Prescription drugs are not subject to the plan deductible. Preventive prescription drugs are not subject to the plan deductible. Prescriptions must be written by a duly licensed health care provider and filled at a participating pharmacy, unless otherwise authorized in advance by CDPHP. Specialty drugs are not eligible for the mail order program.
RX24AMEND2	
Rider Name	RXAMEND2
Description	Removes 50% non-preferred Rx Tier
Surviving Spouse	
Rider Name	ELG17
Description	Extends eligibility for surviving spouse and dependents upon the death of the subscriber.
Vision Coverage	
Rider Name	VSN2
Description	One routine eye exam is available every 24 months, commencing on the group effective date, without referral, refer to specialist office visit for cost share.



# 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](https://member.cdphp.com) to view all pharmacy benefit coverage details.



## Take Control of Your Prescriptions

Download the **CDPHP ConnectRx, On the Go** app to view your medications, search for cost saving alternatives, change your pharmacy, and more.



ConnectRx

## ConnectRx

CDPHP retail pharmacy locations support all of your pharmacy needs and can provide free home delivery to surrounding areas. Visit [pharmacyconnectrx.com](https://pharmacyconnectrx.com) for more.



## Prescription Savings Program\*

With **Rx for Less**, get many generic drugs for as little as a penny a pill at pharmacies like ConnectRx, Walgreens, Hannaford, Price Chopper/Market 32, and more! Visit [cdphp.com/less](https://cdphp.com/less) for the list of pharmacies and drugs that are part of the program.



## Prescription Mail Order\*\*

Skip the trip to the pharmacy! Get medications you take on a regular basis conveniently delivered right to your home with no charge for standard 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.

Members have access to the CDPHP Preferred Rx Network, which allows you to fill prescriptions at virtually all chain store pharmacies and many independents.

\* 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.





# Rx for Less

## Medications for as Low as a Penny a Pill

With Rx for Less, CDPHP® members with prescription drug benefits can get deep discounts on specified generic drugs when purchased at preferred pharmacies, including:

- ▶ ConnectRx
- ▶ Rite Aid
- ▶ Kinney Drugs
- ▶ Stop & Shop
- ▶ Hannaford
- ▶ ShopRite
- ▶ Food Lion
- ▶ Multiple independent pharmacies
- ▶ Market 32/  
Price Chopper
- ▶ Walgreens
- ▶ Giant Food
- ▶ Walmart

For more details, go to [cdphp.com/save](https://cdphp.com/save). If you're a CDPHP Medicare Advantage member, you can view your Rx for Less drug list online at that page.

Drug Label Name	Quantity Example	Rx For Less Price
<b>ANTI-INFLAMMATORY</b>		
DICLOFENAC SOD 50MG EC, 75MG EC TAB	90	\$0.90
IBUPROFEN 400 MG, 600 MG, 800 MG TAB	90	\$0.90
INDOMETHACIN 25 MG CAP	90	\$0.90
MELOXICAM 7.5 MG, 15 MG TAB	90	\$0.90
NAPROXEN 375 MG, 500 MG TAB	90	\$0.90
<b>ASTHMA</b>		
ALBUTEROL NEB 0.083%	150	\$5.00
IPRATROPIUM NEB 0.2 MG/ML	150	\$3.00
MONTELUKAST 10MG TAB	90	\$0.90
<b>BEHAVIORAL HEALTH</b>		
BUSPIRONE 5 MG, 10 MG TAB	90	\$0.90
CITALOPRAM 20 MG, 40 MG TAB	90	\$0.90
ESCITALOPRAM 10MG, 20MG TAB	90	\$0.90
FLUOXETINE 10 MG, 20MG CAP	90	\$0.90
LITHIUM CARBONATE 150 MG, 300 MG CAP	90	\$0.90
NORTRIPTYLINE 10 MG, 25 MG CAP	90	\$0.90
PAROXETINE 10 MG, 20MG TAB	90	\$0.90
QUETIAPINE 50 MG, 100 MG TAB	90	\$4.50
QUETIAPINE 200 MG, 300 MG TAB	90	\$18.00
RISPERIDONE 0.25 MG, 0.5 MG, 1 MG, 2 MG TAB	90	\$0.90
SERTRALINE 25 MG, 50 MG, 100 MG TAB	90	\$0.90
TRAZODONE 50 MG, 100 MG, 150 MG TAB	90	\$0.90
VENLAFAXINE 37.5 MG, 75 MG, 150 MG CAP SR 24HR	90	\$0.90
<b>BLOOD THINNER</b>		
WARFARIN/JANTOVEN 1 MG - 10 MG TAB	90	\$0.90
<b>CARDIAC/BLOOD PRESSURE</b>		
<b>ACE INHIBITORS</b>		
BENZAEPRIIL HCL 5 MG, 10 MG, 20 MG, 40 MG TAB	90	\$0.90
ENALAPRIL MALEATE 2.5 MG, 5 MG, 10 MG, 20 MG TAB	90	\$0.90
ENALAPRIL-HCTZ 5-12.5 MG, 10-25 MG TAB	90	\$0.90
FOSINOPRIL SODIUM 10 MG, 20MG, 40 MG TAB	90	\$0.90
LISINOPRIL 2.5 MG, 5 MG, 10 MG, 20 MG, 30 MG, 40 MG TAB	90	\$0.90
LISINOPRIL-HCTZ 10-12.5 MG, 20-12.5 MG, 20-25 MG TAB	90	\$0.90
QUINAPRIL 5 MG, 10 MG, 20 MG, 40 MG TAB	90	\$4.50
QUINAPRIL-HCTZ 10-12.5 MG, 20-12.5 MG TAB	90	\$4.50
RAMIPRIL 1.25 MG, 2.5 MG, 5 MG, 10 MG CAP	90	\$4.50

**MORE DRUGS ON THE NEXT PAGE** ➡

Drug Label Name	Quantity Example	Rx For Less Price
<b>ANGIOTENSIN II RECEPTOR BLOCKERS (ARBs)</b>		
IRBESARTAN TAB 75 MG, 150 MG, 300 MG TAB	90	\$18.00
LOSARTAN POTASSIUM 25 MG, 50 MG, 100 MG TAB	90	\$0.90
<b>BETA-BLOCKERS</b>		
ATENOLOL 25 MG, 50 MG , 100 MG TAB	90	\$0.90
ATENOLOL-CHLORTHAL 50-25 MG, 100-25 MG TAB	90	\$0.90
BISOPROLOL-HCTZ 2.5-6.25 MG, 5-6.25 MG, 10-6.25 MG TAB	90	\$0.90
CARVEDILOL 3.125 MG, 6.25 MG, 12.5 MG, 25 MG TAB	90	\$0.90
METOPROLOL ER SUC 25 MG, 50 MG, 100 MG TAB	90	\$0.90
METOPROLOL TARTRATE 25 MG, 50 MG, 100 MG TAB	90	\$0.90
PROPRANOLOL 10 MG, 20 MG, 40 MG, 80 MG TAB	90	\$0.90
<b>CALCIUM CHANNEL BLOCKERS</b>		
AMLODIPINE 2.5 MG, 5 MG, 10 MG TAB	90	\$0.90
DILTIAZEM 30 MG, 60 MG, 90 MG, 120 MG TAB	90	\$0.90
VERAPAMIL 80 MG, 120 MG TAB	90	\$0.90
<b>DIURETICS</b>		
BUMETANIDE 0.5 MG, 1 MG, 2MG TAB	90	\$0.90
FUROSEMIDE 20 MG, 40 MG, 80 MG TAB	90	\$0.90
HYDROCHLOROTHIAZIDE 12.5 MG CAP	90	\$0.90
HYDROCHLOROTHIAZIDE 25 MG, 50 MG TAB	90	\$0.90
SPIRONOLACTONE 25 MG, 50 MG TAB	90	\$0.90
TRIAMTERENE-HCTZ 37.5-25 MG CAP	90	\$0.90
TRIAMTERENE-HCTZ 37.5-25 MG, 75-50 MG TAB	90	\$0.90
<b>OTHER — CARDIAC</b>		
CLONIDINE 0.1 MG, 0.2 MG, 0.3 MG HCL TAB	90	\$0.90
GUANFACINE 1 MG, 2 MG TAB	90	\$0.90
TERAZOSIN 1 MG, 2 MG, 5 MG, 10 MG CAP	90	\$0.90
<b>CHOLESTEROL (STATINS)</b>		
ATORVASTATIN 10 MG, 20 MG, 40 MG, 80 MG TAB	90	\$10.00
LOVASTATIN 10 MG, 20 MG TAB	90	\$1.00
LOVASTATIN 40 MG TAB	90	\$5.00
PRAVASTATIN SODIUM 10 MG, 20 MG, 40 MG TAB	90	\$15.00
SIMVASTATIN 10 MG, 20 MG, 40 MG, 80 MG TAB	90	\$1.00
<b>DIABETES</b>		
GLIMEPIRIDE 1 MG, 2 MG, 4 MG TAB	90	\$0.90
GLIPIZIDE 5 MG, 10 MG TAB	90	\$0.90
GLIPIZIDE XL 2.5 MG, 5 MG, 10 MG TAB	90	\$0.90
METFORMIN HCL 500 MG, 850 MG, 1,000 MG TAB	90	\$0.90
METFORMIN HCL ER 500 MG, 750 MG TAB	90	\$0.90
<b>GOUT</b>		
ALLOPURINOL 100 MG, 300 MG TAB	90	\$0.90
<b>OSTEOPOROSIS</b>		
ALENDRONATE SODIUM 35 MG, 70 MG TAB *	12	\$3.00
<b>STEROIDS</b>		
PREDNISON 5 MG, 10 MG TAB	90	\$0.90
<b>VITAMINS/SUPPLEMENTS</b>		
FOLIC ACID 1 MG TAB	90	\$0.90

Rx for Less pricing is not applicable to mail-order drugs. Drugs and prices are subject to change at anytime.

\* Dosing schedule for Alendronate is 1 tab per week. Price shown is for 12 tabs (90-day supply).





# A Pharmacy Experience Designed Around You

ConnectRx offers free home delivery and cost-saving drug programs, along with dedicated support from expert pharmacists. We're here for you throughout the Capital Region.

## ConnectRx Hometown

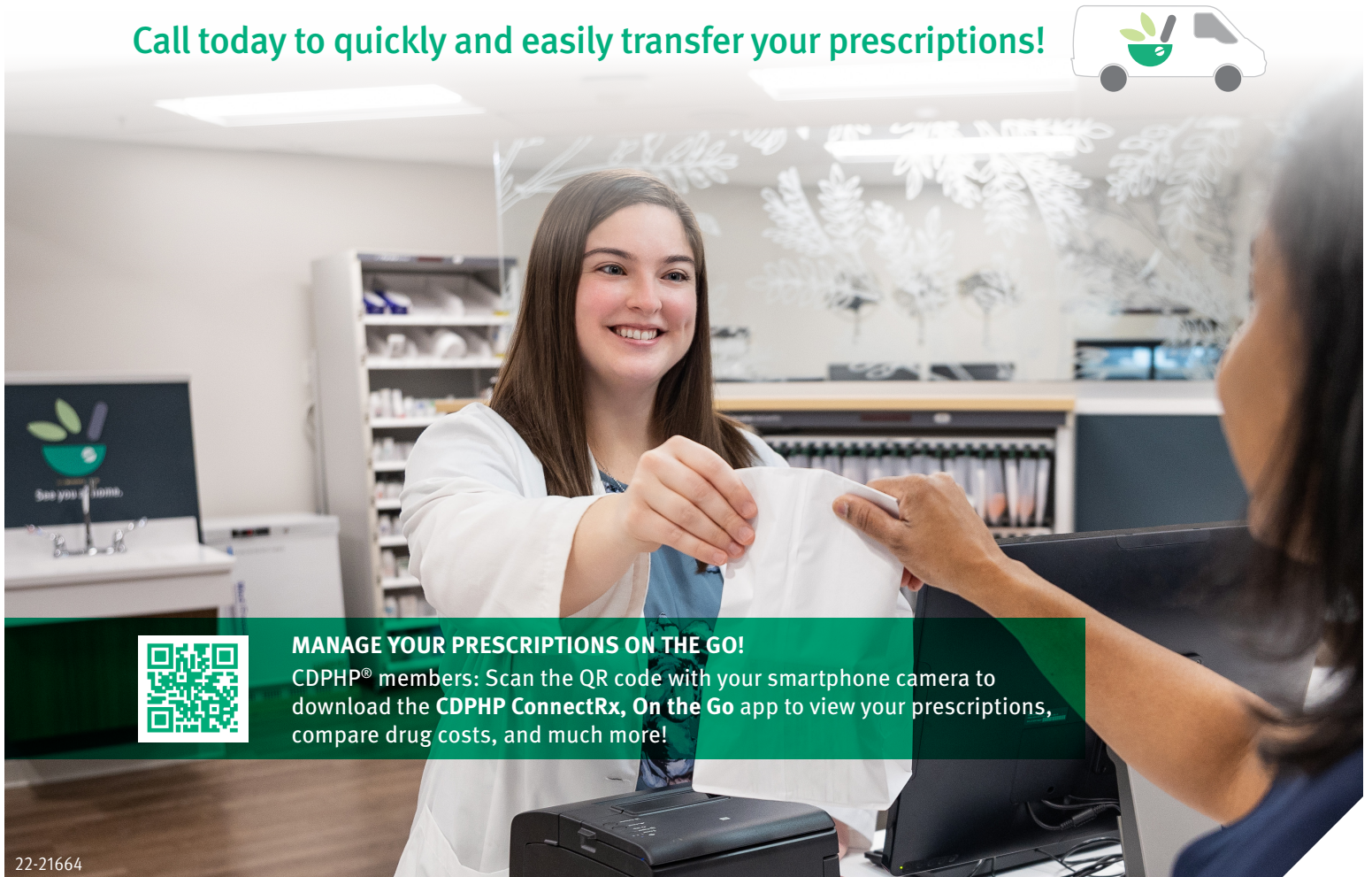
601 19th Street  
Watervliet, NY 12189  
(518) 273-1402

## ConnectRx Latham

711 Troy Schenectady Road  
Suite 109  
Latham, NY 12110  
(518) 313-1016

Visit [PharmacyConnectRx.com](https://www.PharmacyConnectRx.com) to learn more. ConnectRx locations accept most major insurance plans.

Call today to quickly and easily transfer your prescriptions!



### MANAGE YOUR PRESCRIPTIONS ON THE GO!

CDPHP® members: Scan the QR code with your smartphone camera to download the **CDPHP ConnectRx, On the Go** app to view your prescriptions, compare drug costs, and much more!





# Let us bring your medications to you

With Optum® Home Delivery, you can get a 3-month supply of your long-term medications. Plus, we mail them to you with free standard shipping.

## Want more reasons?



### Skip the trips

We deliver your medication to your door. You don't even have to leave home or wait in the pharmacy line.



### Save money

You may pay less than what you do at in-store pharmacies. And, standard shipping is free.



### Stay on track

With a 3-month supply, you may be less likely to miss a dose. You can even sign up for automatic refills.

## Flexible payment options

Make one payment upfront. Or split it up into 3 equal monthly payments.

## We're here when you need us

Go to [pharmacy.optum.com](https://pharmacy.optum.com) any time to track orders, request refills, price medications and more. Pharmacists and customer support team are available 24/7.

**Ready for home delivery?**  
Sign up today.

Get started with Optum Home Delivery by calling the prescription number on your member ID card.

## Frequently Asked Questions

### Is the Optum Home Delivery pharmacy in my plan's network?

Yes, it's part of your plan's pharmacy network.

### Once I've enrolled in home delivery, how long will it take to get my medication(s)?

Medications should arrive within 5 business days after we receive the complete order.

### What is a long-term medication?

Long-term medications are those you take on a regular basis. These may be taken for high blood pressure, cholesterol, and depression, just to name a few.

### Can I use home delivery for any medication?

Use home delivery for your regular medications. See which of your prescriptions can be filled through home delivery by going online.

### Can I set up medication reminders?

Yes. Go online to check your profile and turn on email and phone notifications and reminders.

### How does the automatic refill program work?

Go online to see and enroll all eligible medications. Then, we'll send your refills when it's time. We notify you before we ship and we'll use your approved payment method on file. It's that easy.



### Manage your home delivery medications online

Visit [pharmacy.optum.com](https://pharmacy.optum.com) and go to the Optum Home Delivery Pharmacy section to create an account and log in.



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# CDPHP® Health Resources



## Helping Members Get and Stay Healthy

### The CDPHP Health Hub, powered by Virgin Pulse

Explore customized well-being resources and nutritional guidance to help you make healthy choices each day. Earn CDPHP Life Points® Rewards that can be redeemed for gift cards.\* Sign up by downloading the Virgin Pulse app or visiting [join.virginpulse.com](https://join.virginpulse.com).



### The CDPHP Care Team

Talk one-on-one with a nurse, registered dietitian, or pharmacist to get more information on a variety of health issues, ask questions about medications, receive help monitoring your health, and more. Call [1-888-942-3747](tel:1-888-942-3747) to chat with the team between 9 a.m. and 5 p.m. Monday through Friday.

### Doctor On Demand®

Live video doctor visits 24/7 for physical and mental health from your smartphone, tablet, or computer. Visit [doctorondemand.com/cdphp/join](https://doctorondemand.com/cdphp/join) to register for your free account.



### Mental Health Support

Receive personal assistance for mental health concerns by calling [1-888-320-9584](tel:1-888-320-9584) between 8 a.m. and 6 p.m. Monday through Friday. For urgent help after hours, call the crisis hotline at [1-855-293-0785](tel:1-855-293-0785). Visit [cdphp.com/mentalhealth](https://cdphp.com/mentalhealth) for more information.



### Kick The Smoking Habit

Quit smoking or vaping with digital, phone-based, group, or one-on-one programs. Visit [cdphp.com/quitsmoking](https://cdphp.com/quitsmoking) for details.



### Reproductive, Family Support, and Women's Health

From cycle tracking and trying to conceive, to pregnancy and parenthood, Ovia Health™ has multiple programs to fit your family planning needs. Plus, get education, support, and guidance to better understand and effectively manage menopause with confidence. Visit [cdphp.com/familyhealth](https://cdphp.com/familyhealth) for more details.



### Prevent Diabetes

Lose weight and prevent diabetes with VP Transform for Prediabetes. This leading CDC-recognized diabetes prevention program combines live health coaching with a smartphone app, so staying on track with your health is easy. See if you qualify for the program by visiting [join.virginpulse.com](https://join.virginpulse.com).



For more health resources, visit [cdphp.com/wellness](https://cdphp.com/wellness)

\* Life Points Rewards are available on most employer group plans.

## Helping Members Save Money

### Fitness Reimbursement

Eligible members can be reimbursed up to \$600 per plan year (\$400 for subscriber, \$200 combined for covered dependents) for going to the gym, youth sports fees, parent and baby classes, fitness classes, digital fitness classes, and wearables fitness devices. Please note there is a cap on how much of your reimbursement amount can be used for qualified devices. Subscribers can be reimbursed up to \$200 for qualified devices (out of the \$400 maximum) and covered dependents can be reimbursed up to a combined \$100 for qualified devices (out of the \$200 maximum). For details, visit [cdphp.com/FitnessReimbursement](https://cdphp.com/FitnessReimbursement).



### Weight Management Reimbursement

Eligible members can be reimbursed up to \$100 for participating in a qualifying weight management program. To learn more, visit [cdphp.com/weight-management](https://cdphp.com/weight-management).



### Rx for Less

Generic drugs for as little as a penny a pill when purchased at participating retailers. Visit [cdphp.com/less](https://cdphp.com/less) for more information.



### MyFitRx™ Reimbursement

Eligible members can be reimbursed up to \$50 per benefit year for completing MyFitRx (for ages 16+) at CDPHP Fitness Connect at the Ciccotti Center. Visit [cdphp.com/fitness](https://cdphp.com/fitness).



### Save on Prescriptions

Download the CDPHP ConnectRx, On the Go app to see your personal list of medications, search for medication and pharmacy savings, switch your pharmacy, and more. Text RX to 237471 or visit your app store to download.



### Maternal Health Education Reimbursement

Eligible members can be reimbursed up to \$75 for in-person or digital maternal health education classes. To learn more, visit [cdphp.com/pregnancy](https://cdphp.com/pregnancy).



### Doula Reimbursement

Eligible members can be reimbursed up to \$1,500 for in-person or digital services provided by a certified doula. To learn more, visit [cdphp.com/pregnancy](https://cdphp.com/pregnancy).



## In Your Community

### Free CDPHP Wellness Classes

Access to community wellness programs and online classes you can take from home. To learn more, go to [cdphp.com/classes](https://cdphp.com/classes).



### CDPHP Customer Connect<sup>SM</sup>

Ask questions about your claims and benefits, request ID cards, enroll in a health plan, and more. Visit [cdphp.com/CustomerConnect](https://cdphp.com/CustomerConnect) for locations and more.



*Please check your policy for specific wellness benefit eligibility information.*

### 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<sup>®</sup>) 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）。





# Small steps lead to big changes.

Get started on your path to better health by visiting the CDPHP® Health Hub, powered by Virgin Pulse.

We'll help you make small, everyday changes focused on the areas you want to improve the most. With daily engagement, you'll build healthy habits and experience the lifelong rewards of better health.

The CDPHP Health Hub can be accessed from your smartphone or computer, giving you 24/7 access to powerful wellness resources right at your fingertips.

The CDPHP Health Hub can help you:

- ▶ Learn how to eat for energy, move more, sleep better, manage stress, and more
- ▶ Motivate others and be motivated to build new healthy habits
- ▶ Reach your health goals

Reap the rewards of better health

As you complete health-related activities, you'll move through levels and earn points. When you reach milestone levels, you unlock CDPHP Life Points® Rewards. Redeem the rewards for gift cards and merchandise.



Health Hub  
*powered by Virgin Pulse*

*All 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.*

# Get started

Follow these easy steps for mobile or desktop:

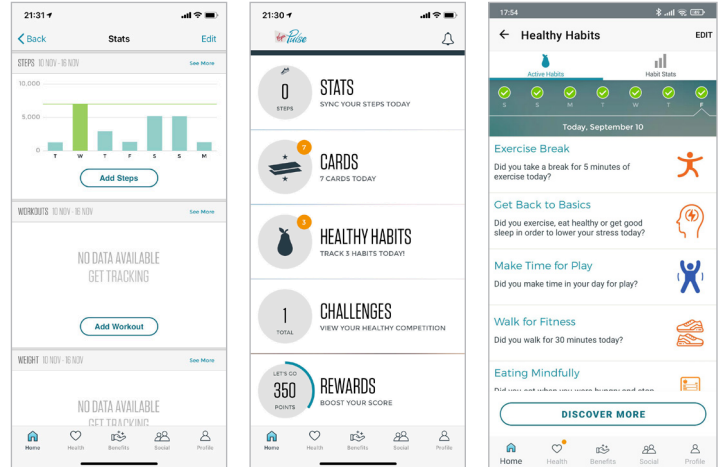
**STEP 1** Search for the **Virgin Pulse app** in either the App Store or Google Play and add it to your device or visit [join.virginpulse.com](http://join.virginpulse.com).

**STEP 2** Enter CDPHP Fully Insured as your health plan.

**STEP 3** Enter your full name as it appears on your CDPHP ID card, date of birth, and member ID. Your member ID is located on your ID card. Your member ID is nine characters, plus the two-digit number in front of your name.

**STEP 4** Create your username and password.

**STEP 5** Set your interests to get personalized daily tips to help you eat healthy, get active, reduce stress, sleep well, and more!



## TIP!

Turn on your mobile alerts so you don't miss out on fun opportunities. Go to your phone's Settings and find Virgin Pulse in your installed apps. Go to Notifications > Allow/Show Notifications.



Health Hub  
*powered by Virgin Pulse*

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### Multi-language Interpreter Services

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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）。



# Money back for working out

It pays to exercise with the CDPHP® fitness reimbursement

- ▶ Subscribers can be reimbursed up to \$400 per plan year and their dependents can be reimbursed up to a combined \$200 – a total of up to \$600 per contract.\*
- ▶ Gyms, specialty fitness studios, and paid digital fitness classes qualify for reimbursement.\*\*
- ▶ A portion of the reimbursement can be used for wearable fitness devices.\*\*\*
- ▶ Dependent portion can also be used for youth sports fees for members under age 18.
- ▶ **NEW FOR 2024 PLANS:** Parent and baby classes qualify for reimbursement and can be submitted under the dependent's name. Examples include parent and baby yoga, parent and baby swim lessons, etc.

Learn more by visiting [cdphp.com/fitnessreimbursement](https://cdphp.com/fitnessreimbursement).



*\*This benefit does not apply to all plans. Login at [member.cdphp.com](https://member.cdphp.com) to check your plan contract or call member services at the number on your ID card to confirm eligibility.*

*\*\*Fitness equipment does not qualify for reimbursement.*

*\*\*\*Subscribers can be reimbursed up to \$200 for qualified devices (out of the \$400 maximum) and covered dependents can be reimbursed up to a combined \$100 for qualified devices (out of the \$200 maximum).*

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#### **Multi-language Interpreter Services**

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# Mental Health and Substance Use

## Here for you, when you need us most.

It can be tough to ask for help, and you may not know where to turn. If you're ready to take the first step, CDPHP® is here for you and your family. Our Behavioral Health Access Center is made up of a team of mental health care experts who understand what you're going through and can point you in the right direction.

Give us a call at **1-888-320-9584** between 8 a.m. and 6 p.m., Monday through Friday. If you need help afterhours, or if this is an emergency, press "1" to be connected with our crisis line.

### LOCAL, IN-PERSON CARE

CDPHP partners with the area's best psychologists, psychiatrists, social workers, therapists, clinics, and facilities for all of your mental health and substance use disorder needs. If you're ready to meet with a local professional, visit [findadoc.cdphp.com](http://findadoc.cdphp.com) to locate a provider near you. If you need help selecting a provider that's right for you, just give us a call at **1-888-320-9584**.

### VIRTUAL MENTAL HEALTH CARE

Your mental health care needs don't always happen during business hours. That's why CDPHP partners with some of the nation's best virtual mental health care providers, many of whom are available 24/7!

	<b>apthealth</b> <a href="http://apthealth.com/CDPHP">apthealth.com/CDPHP</a>	<b>Doctor On Demand®</b> <a href="http://cdphp.com/doctorondemand">cdphp.com/doctorondemand</a>	<b>Valera</b> <a href="http://cdphp.com/valera">cdphp.com/valera</a>
<b>Age Treated and Location</b>	Adults, adolescents, and children 5+ years of age who live in New York state	Adults, adolescents, and children of all ages who live in the United States	Adults, adolescents, and children 6+ years of age who live in New York state
<b>Specialty</b>	Mild symptoms to severe, perinatal and postpartum depression, persistent mental illness	Mild symptoms to severe, perinatal and postpartum depression, relationships, trauma, and loss	Mild symptoms to severe, perinatal and postpartum depression, culturally-competent care, including LGBTQ services
<b>Care within</b>	Five days to three weeks of clinical consultation	48 hours	Seven days to three weeks of initial consultation
<b>Language</b>	English	Translation services available	12+ languages, American Sign Language (ASL)

**CRISIS HOTLINE:** If you have an emergency, please contact **1-888-320-9584**. For help afterhours, press "1" to be connected with our crisis hotline.

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# Logging into Your Account

By setting up a member account, you can easily access health resources from the comfort of your home computer, laptop, or mobile device.

Not registered yet? It's easy. Navigate to [member.cdphp.com](https://member.cdphp.com) and click the **Register** link to create an account. You will need your member ID number (from your ID card) and a few other pieces of identifying information.

Here is an overview of resources available to you once you've logged in:

Self-Serve Options	Name or change your PCP (for applicable plans), complete the Release of Information (ROI) form, and submit reimbursement for medical claims paid out of pocket.
CDPHP® Price Check™	Get an estimated cost on a range of health care services before you choose a provider. This tool gives you more control of your health care dollars by allowing you to compare prices and plan for expenses in advance.
Benefits Information	A breakdown of your medical, prescription, and dental plans, as well as your funding account details (if any).
Claims Center	Use this tool to check the status of medical, dental, and prescription claims for you and your dependents under the age of 18.
Deductible Accumulator and Limit Information	Know how much of your deductible has been satisfied and the benefit limits for various services.
Dental Benefits	View your dental benefits and claims activity, find a dentist, and more.
Drug Coverage and Pricing	View your prescription drug plan and benefits, find in-network pharmacies, and more.
Healthy Activities and Challenges	Earn CDPHP Life Points® Rewards by taking steps to better your health.*
Funding Accounts (if applicable)	Access your HRA, FSA, and/or HSA account details, including your contributions and balance. You can also track spending, view and submit claims, and substantiate debit card transactions.
Contact Us	This tool comes in handy when you need to communicate securely via email with CDPHP regarding a benefit or claims inquiry.
Member ID Cards	Misplaced your ID card? No problem! Click this option to view and print your ID card and order a new one for yourself and your covered family members. You can also download the My CDPHP app on your smartphone to have your ID card handy at all times.
My Account	This page lists the personal information CDPHP has on file for you, including your name, address, date of birth, phone number, and more. Use the Edit function to make updates.
Helpful Videos	View tutorials on staying healthy, finding care, and understanding health insurance, and more by logging into your member account, clicking the <b>Health &amp; Wellness</b> tab, and selecting <b>Helpful Videos</b> .

Need help getting started? Call a CDPHP member services representative at the number on your ID card.

\* Life Points Rewards available on most group plans.

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### Connect with us!

Tell us what you think at  
[insights.cdphp.com/join](https://insights.cdphp.com/join) 

Get fitness tips, wellness ideas,  
and more! Follow us on social  
and visit [blog.cdphp.com](https://blog.cdphp.com).



**A plan for life.**

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

(518) 641-5000 or 1-800-993-7299  
[www.cdphp.com](https://www.cdphp.com)

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