

Schalmont Central School District- 2026



Group Benefit Offering

A health plan that puts **you first**

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.**

Scan the QR code to learn more about the benefits below and more.



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.



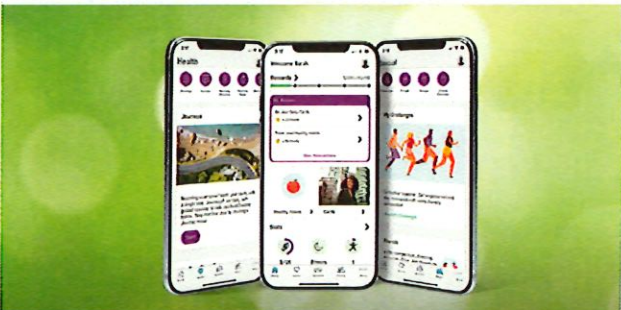
Mental Health Support

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/members/resources/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.



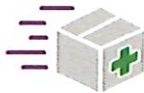
Preferred Pharmacy Network

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 Wegmans Mail Order.

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.



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.

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**) 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.

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: CASHIC426
 Group ID: 10007368
 Presented For: Schalmont Central School District
 Date Prepared: 12/17/2025
 Effective Date: 07/01/2026

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 the age of 19	
Specialist	\$25 Copayment
Telemedicine	
Preferred Live Video Doctor Visits (Doctor on Demand, Foodsmart, MovN)	Covered in Full
Other Participating Telemedicine Providers (Valera, aptihealth)	\$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
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 and Imaging Services (X-ray, Ultrasound): * Copayment waived if provider is a preferred center.	\$25 Copayment
Outpatient Hospital or Office Based Advanced Imaging Services (MRI, CT Scan, PET Scan):	\$25 Copayment
Behavioral Health Services	
Mental Health/Substance Use Inpatient Services	\$250 Copayment
Mental Health/Substance Use Office-Based Services (Including Telemedicine Providers (Valera, aptihealth))	\$25 Copayment
*(Up to 20 visits per plan year may be used for substance use family counseling.)	
Outpatient Rehabilitation Services	

CDPHP® EPO Plan Benefit Summary



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	In-Network
Physical Therapy	\$25 Copayment (120 visits per benefit period)
Speech Therapy	\$25 Copayment (60 visits per benefit period)
Occupational Therapy	\$25 Copayment (120 visits per benefit period)
Condition Support Services	
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
Diabetic Services	
Insulin	Covered in full
Oral Medications	\$25 Copayment
Needles and Syringes	\$25 Copayment
Diabetic DME (Insulin Pumps/Omni Pods, Glucose Monitors)	\$25 Copayment
Vision Services	
Laser Eye Surgery	Up to a maximum of \$750 reimbursement for eligible eye surgeries and consultations per lifetime
Wellness Care	
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	Available
Acupuncture (10 visit limit per plan year for acupuncture services)	\$25 Copayment
Nutritional Counseling	\$25 Copayment
Chiropractic Benefits	\$25 Copayment

CDPHP[®] EPO Plan Benefit Summary



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Date Prepared: 12/17/2025
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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.

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.

Some plans may have reduced cost-share for office-based mental health and substance use disorder services to ensure the plan meets federal behavioral health parity regulations. Please refer to the Mental Health/Substance Use Office-Based Services section of the summary and your member materials for correct cost-share information.

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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	EPRXL3A26
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.



CDPHP Pharmacy Services

Enhancing the pharmacy experience for CDPHP members and beyond

CDPHP® recognizes the critical role prescription drugs play in the health and safety of our members, which is why we have a comprehensive pharmacy program that provides more options, better service, greater transparency, and increased savings. We strategically collaborate with external partners to help manage our pharmacy services, but our program always starts and ends with the CDPHP team.

QUALITY PHARMACY MANAGEMENT FROM AN EXPERIENCED TEAM

CDPHP pharmacists consistently deliver superior service without sacrificing value. Our pharmacy team includes in-house pharmacists, certified pharmacy technicians, and pharmacy technical specialists who:

- ▶ Work closely with local, practicing doctors to develop CDPHP formularies based on clinical effectiveness and cost efficiency
- ▶ Engage with provider offices directly
- ▶ Provide timely medical exception request decisions for our providers and members
- ▶ Work closely with CDPHP medical and behavioral health care managers
- ▶ Perform medication reconciliation
- ▶ Analyze social determinants of health (SDOH) that impact medication access or adherence



COMBINING FORCES TO REDUCE COSTS, IMPROVE TRANSPARENCY

We proudly work with Capital Rx as our pharmacy benefit manager (PBM). By teaming up with Capital Rx, CDPHP aims to stem the tide of rising drug prices through greater transparency, as well as a new pricing model that more accurately and fairly sets the cost of drugs.



CONNECTRX, A CAPITAL REGION PHARMACY POWERED BY CDPHP

Discover a pharmacy experience designed around CDPHP members, like you! Knowledgeable, local pharmacists, FREE home delivery, mail order benefit pricing, in-store vaccines and medication reviews, all with the same customer service that you've come to know and love with CDPHP.



MORE ACCESS. MORE SAVINGS.

Helping members take control of prescription costs with CDPHP Connect Rx, On the Go

No more surprises at the pharmacy counter. With the CDPHP ConnectRx, On the Go app, members can see their current medication list, review drug prices based on their individual CDPHP health plan, and more, all in the palm of their hand. This app is powered by local health technology company, Levrx.



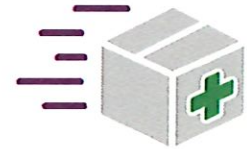
Save money on generic medications

With Rx for Less, CDPHP members have access to dozens of generic prescription drugs for as little as a dollar a fill. Discount medications are available at retail and independent pharmacies in the CDPHP Preferred Rx Network.



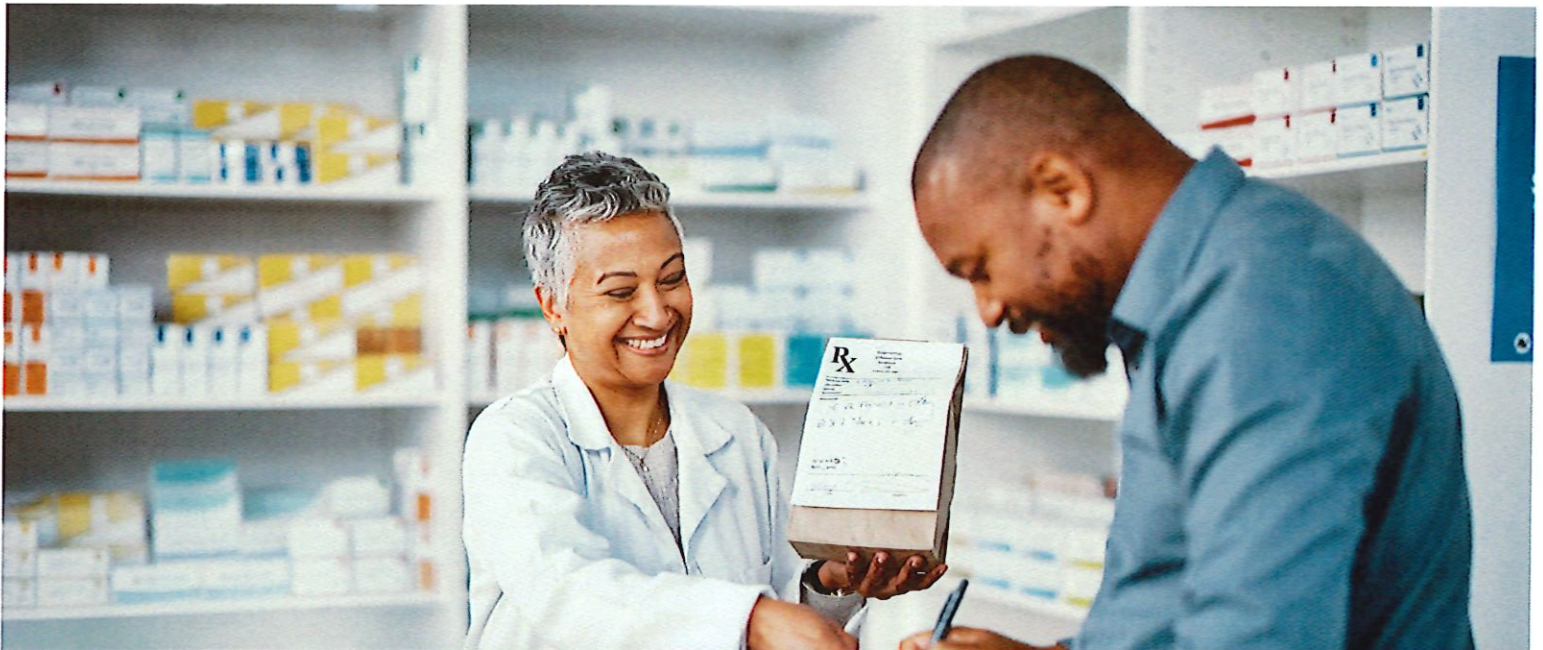
Skip the trip to the pharmacy with prescription delivery service

CDPHP members can have prescriptions mailed right to their door from Wegman's Mail Order pharmacy – all at no extra cost. This service is perfect for members who take medications to treat chronic conditions.



EXTRA SUPPORT FOR SPECIALTY CONDITIONS

CVS Specialty is our speciality-medication provider. Whether the member needs to refill their prescription online or wants one-on-one guidance, CVS Specialty helps make living with a chronic condition a little easier.



Learn more about CDPHP pharmacy benefits by visiting www.cdphp.com/RxCorner



Mail Order Pharmacy

Skip the trip to the pharmacy and get medications delivered directly to your mailbox from Wegmans Mail Order!

WITH WEGMANS, CDPHP MEMBERS WILL GET:

- ✓ Convenient, reliable, and **FREE** standard delivery of medications you take for long-term conditions, such as heart disease, high blood pressure, and asthma
- ✓ Award-winning customer support from the Wegmans Pharmacy Team
- ✓ Service from a trusted New York State-based pharmacy
- ✓ White glove service to make sure you always have the medication you need: When you're on your last fill, Wegmans will request a new prescription from your doctor so you never run out of refills!
- ✓ Easy account management through the online portal
- ✓ Helpful text alerts to keep you in the know and give you more control over your prescriptions

For Medicare members, Wegmans also accepts EPIC!

Call Wegmans at 1-844-328-2550 to get started or have your provider e-prescribe to Wegmans Mail Order #199. You can also visit www.cdphp.com/mailorder to learn more.

When calling Wegmans please be ready with your insurance card, a list of all prescriptions (or your prescription bottles), and your credit card.

WEGMANS MAIL ORDER PHARMACY

1-844-328-2550

Monday through Friday 8:30 a.m. – 9 p.m.

Saturday 8:30 a.m. – 6 p.m.

Sunday 8:30 a.m. – 5 p.m.



Scan the code with your phone for a video message from Wegmans

CDPHP® is an HMO and a PPO with a Medicare contract. Enrollment in CDPHP Medicare Advantage depends on contract renewal. 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)

CDPHP® Health Resources



Helping Members Get and Stay Healthy

The CDPHP Health Hub

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 Personify Health app or visiting join.personifyhealth.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** 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 to register for your free account.



Mental Health Support

Receive personal assistance for mental health concerns by calling **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**. Visit cdphp.com/help 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 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 for more details.



Prevent Diabetes

Lose weight and prevent diabetes with Transform 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.personifyhealth.com.



For more health resources, visit cdphp.com/wellness

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

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.



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.



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.



Parenting Preparation Reimbursement

Eligible members can be reimbursed up to \$75 for in-person or digital parenting preparation education classes such as childbirth, newborn care, or child and baby CPR. To learn more, visit cdphp.com/pregnancy.



Doula Reimbursement

Eligible members can be reimbursed up to \$1,500 for in-person or digital services provided by a certified and/or trained doula. To learn more, visit 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.



CDPHP Customer ConnectSM

Ask questions about your claims and benefits, request ID cards, enroll in a health plan, and more. Visit 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 CDPHPSM) 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）。

CDPHP[®] Family Health Resources

Whether you're just starting your family, expanding your family, or have active kids at home, CDPHP has resources to support you at every stage of life. Learn more and get started with these services by visiting www.cdphp.com/FamilyHealth.



Reproductive, Pregnancy, and Parenting Support with Ovia Health

From menstrual health and trying to conceive, to pregnancy, parenthood and menopause support, Ovia Health[™] is here for your family. Download the app that best aligns with your current family health goals: Ovia[®] or Ovia[™] Parenting.



Doula Reimbursement

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



Breastfeeding Support

Breastmilk is the perfect food for your baby and contains just the right amount of nutrients. CDPHP is here to help with breast pumps, classes, and getting the assistance you need. Learn more at cdphp.com/pregnancy.



Extra Support from The CDPHP Care Team

We know that sometimes it isn't easy to navigate your family's health needs on your own. The CDPHP Care Team is there to help you and your family, and if you're experiencing a high-risk pregnancy. To talk one-on-one with a member of the CDPHP Care Team, call **1-888-942-3747**.



Mental Health

Your mental health is just as important as your physical health. Receive 24/7 support with postpartum depression, anxiety, general depression, and/or drug and alcohol use by calling **1-888-320-9584**.



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, or the purchase of a qualified wearable device. To learn more visit cdphp.com/FitnessReimbursement.



Kids on the Move

Help your kids get fit and become active with this 8-week individualized medical fitness program available at CDPHP Fitness Connect at the Ciccotti Center. Reimbursements are available for completing the program, which is for kids ages 7 to 15.

For more information, please check your policy for specific wellness benefit eligibility information.

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）。



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 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

Technology makes it easier than ever to receive mental health services from the comfort of your home. CDPHP partners with some of the nation's best virtual mental health care providers, who offer counseling and medications (if needed).

	aptihealth aptihealth.com/CDPHP	Doctor On Demand® cdphp.com/doctorondemand	Valera cdphp.com/valera
Age Treated and Location	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 12+ years of age who live in New York and other participating states
Specialty	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
Care within	Five days to three weeks of clinical consultation	48 hours	Seven days to three weeks of initial consultation
Language	Translation services available	Translation services available	12+ languages, American Sign Language (ASL)

24/7 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. Or, text **988** to reach the NYS Crisis Lifeline.

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. CDPHP does not exclude people or treat them differently because 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.

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 earn points and move through levels. When you reach milestone levels, you unlock CDPHP Life Points® Rewards. Redeem the rewards for gift cards and merchandise.



Health Hub



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:

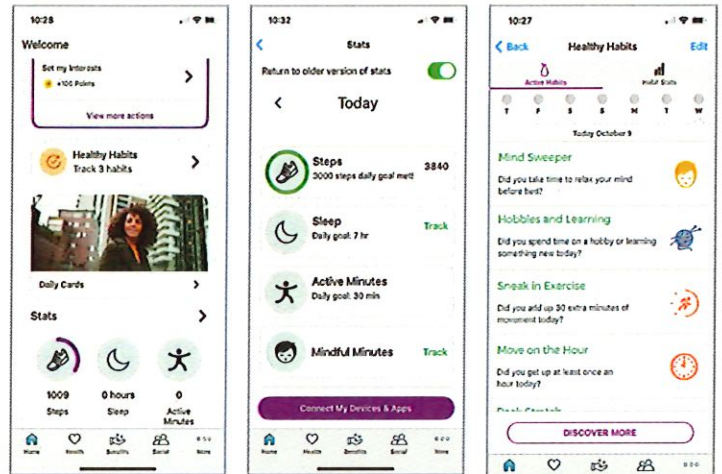
STEP 1 Search for the **Personify Health app** in either the App Store or Google Play and add it to your device or visit join.personifyhealth.com.

STEP 2 Enter CDPHP Fully Insured as your sponsor.

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 Personify Health in your installed apps. Go to Notifications > Allow/Show Notifications.



Health Hub

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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.**
- ▶ Parent and baby classes such as parent and baby yoga, swim lessons, etc. also qualify.
- ▶ Youth sports fees for members under age 18 can be reimbursed under the dependent portion.
- ▶ A portion of the reimbursement can be used for wearable fitness devices.***

Learn more by visiting cdphp.com/fitnessreimbursement.



** This benefit does not apply to all plans. Login at 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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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.



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

24-28650 | 0924