CDPHP®

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.**

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.

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.**
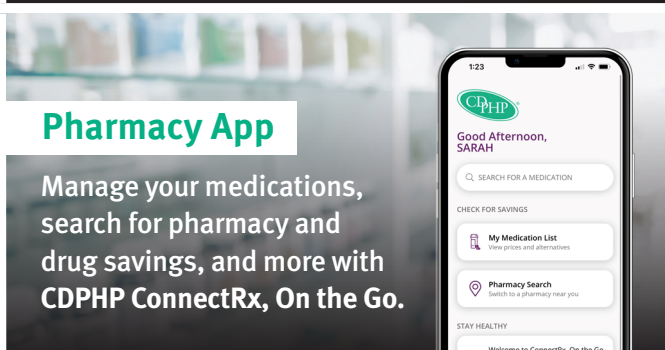
Fitness and Weight Management Reimbursement

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.
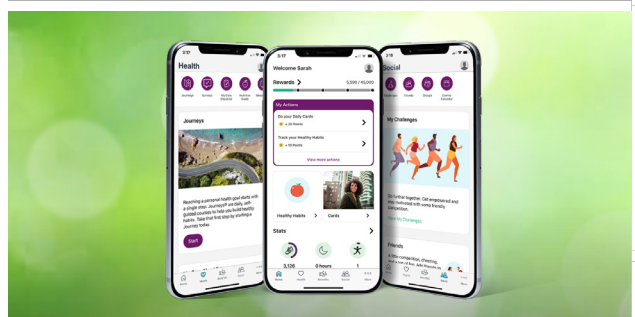
Pharmacy App

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

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.

Finding Care

When You Have a CDPHP® HMO Plan

CDPHP HMO plans provide access to network providers in the counties below. When you're out of the area, you can get care 24/7 from your smartphone or tablet through live video doctor visits with Doctor On Demand. Members on CDPHP HMO plans are covered worldwide for emergencies.

Find CDPHP HMO network providers by visiting **findadoc.cdphp.com**.
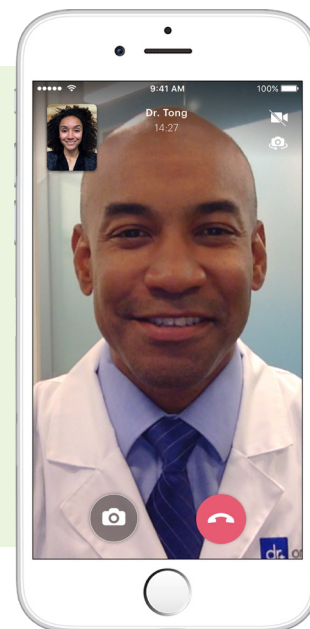
Out-of-Area Coverage

Wherever you may travel, as a CDPHP member, you're covered for urgent and emergency care – worldwide!

Live Video Doctor Visits through Doctor On Demand®

Connect with a board-certified physician 365 days a year, 24 hours a day – all from your smartphone, computer, or tablet. As a convenient alternative to urgent care, you can receive treatment for mental health and medical services, including lab tests and prescriptions, no matter where you are.

A Doctor On Demand visit is now $0* (unlike urgent care which has a charge).

Download the Doctor On Demand app or visit **doctorondemand.com/cdphp/join** to learn more.

Emergency health situation?
Dial **911** or go to the nearest hospital emergency room.

Urgent, but not an emergency? *Example: Sore throat, sprain, or infection*
Contact CDPHP at **1-800-274-2332** – day or night – **before** seeking care.

Out of country with an emergency?
Seek care immediately and pay for it yourself. Ask for an itemized bill, then submit the bill to CDPHP when you're back in the U.S.

Routine care?
Stick with receiving care from your primary care physician (PCP). Standard visits are generally not covered when you're traveling out of the area.

* Subject to deductible on high deductible plans. Cost may vary by plan type.

Discrimination is Against the Law
Capital District Physicians' Health Plan, Inc., CDPHP Universal Benefits, Inc., and Capital District Physicians' Healthcare Network, Inc. (collectively referred to as CDPHP®) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.

Multi-language Interpreter Services
ATENCIÓN: Si habla otro idioma que no es el inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación de miembro (TTY: 711).
注意：如果您使用的語言不是英語，您可以免費獲得語言援助服務。請致電您會員ID卡上的電話（聽力障礙電傳：711）。

Where to go for care

NEED AN APPOINTMENT?

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

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

YOUR DOCTOR ISN'T AVAILABLE?

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

MORE URGENT NEED?

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

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

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

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 Connect℠

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.

HMO

The security of a plan you can trust.

You select your doctor. We do the rest.

Our HMO plan is designed to offer you comprehensive coverage with care delivered by your choice of physicians from our extensive network.

The primary care physician (PCP) you select will handle most of your health care needs and refer you within the CDPHP network for specialty care when necessary. Women may choose both a PCP and an OB/GYN without a referral. For complete information on the CDPHP network, refer to the Directory of Participating Practitioners and Providers, or go to **findadoc.cdphp.com**.

With our HMO plan:

No charge for certain preventive care visits:

CHECKUPS   **VACCINATIONS**   **WELL-WOMAN AND WELL-BABY CARE**   **CANCER SCREENINGS**

PLUS:

▶ Routine preventive care and medical treatments provided and coordinated by a PCP.

▶ No specialist referral paperwork required.

▶ Single-source referral phone line (**1-888-94-CDPHP**) directs you to the program that best fits your needs.

▶ Travel out of the service area and CDPHP covers you worldwide for emergency care.

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**.

CDPHP® HMO Plan Benefit Summary

Plan Code: HM9L25
Group ID: 10006876
Presented For: The Research Foundation for SUNY
Date Prepared: 10/31/2024
Effective Date: 01/01/2025

	In-Network
Cost Sharing Information	
Deductible	N/A Single / N/A Family
Out of Pocket Maximum	$9,200 Single / $18,400 Family (Embedded)
Office Visits	
PCP	$20 Copayment
*PCP Cost share waived for members that are under the age of 19	
Specialist	$20 Copayment
Telemedicine	
Preferred Live Video Doctor Visits (Doctor on Demand, Foodsmart, MovN)	Covered in Full
Other Participating Telemedicine Providers (Valera, aptihealth)	$20 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)	$100 Copayment
Outpatient Surgery Facility	$75 Copayment
Maternity Services*	
Maternity - Routine Prenatal Care and Postnatal Care	Covered in Full*
Maternity - Inpatient Hospital Services	$100 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)	$50 Copayment
Ambulance	$50 Copayment
Urgent Care	
When seeking care within CDPHP's Service Area, a participating Urgent Care Center must be used.	$30 Copayment
Diagnostic Testing*	
Outpatient Hospital or Office Based Laboratory Services: * Copayment waived if provider is a preferred laboratory.	$20 Copayment
Outpatient Hospital or Office Based Radiology and Imaging Services (X-ray, Ultrasound): * Copayment waived if provider is a preferred center.	$20 Copayment
Outpatient Hospital or Office Based Advanced Imaging Services (MRI, CT Scan, PET Scan):	$120 Copayment
Behavioral Health Services	
Mental Health/Substance Use Inpatient Services	$100 Copayment
Mental Health/Substance Use Office-Based Services (Including Telemedicine Providers (Valera, aptihealth))	$20 Copayment
*(Up to 20 visits per plan year may be used for substance use family counseling.)	
Outpatient Rehabilitation Services	
Physical Therapy	$20 Copayment (30 visits per benefit period)

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	In-Network
Speech Therapy	$20 Copayment (20 visits per benefit period)
Occupational Therapy	$20 Copayment (30 visits per benefit period)
Condition Support Services	
Home Health Care	Covered in full
Skilled Nursing Facility	$100 Copayment (45 days per plan year)
Chemotherapy/Radiation Therapy visit	$20 Copayment
Prosthetic Devices and Durable Medical Equipment	20% Coinsurance
Diabetic Services	
Insulin	Covered in full
Oral Medications	$20 Copayment
Needles and Syringes	$20 Copayment
Diabetic DME (Insulin Pumps/Omni Pods, Glucose Monitors)	$20 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	Participating (Up to $180 Life Points per contract per calendar year)
Acupuncture (10 visit limit per plan year for acupuncture services)	$20 Copayment
Nutritional Counseling	$20 Copayment
Chiropractic Benefits	$20 Copayment

CDPHP® HMO Plan Benefit Summary

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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 gives you access to more than 12,000 participating practitioners and providers, including most of the local 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.

Domestic Partnership	
Rider Name	ELG12
Description	Provides coverage for an eligible same or opposite sex domestic partner and his or her eligible dependent children.

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	HMRXL89A25
Description	Preferred Retail Prescription Drugs (30 Day Supply) Tier 1 Drugs* $10 Tier 2 Drugs $25 Tier 3 Drugs $45 Non-Preferred Retail Pharmacy (30 Day Supply) Tier 1 Drugs 50% Tier 2 Drugs 50% Tier 3 Drugs 50% Specialty Drugs $45 *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

Suny Research Eligbility	
Rider Name	SRFHMELG
Description	Employees who work 50% of time, as long as that is at least 18.5 hours a week, are eligible for coverage, as are retirees ages 55 and older who meet the service requirements.* Employees who work 50% of time, as long as that is at least 18.5 hours a week, are eligible for coverage, as are retirees ages 55 and older who meet the service requirements.* Coverage ends 28 days after the member ceases to be eligible as a subscriber. For dependents, coverage ends at the end of the month in which the dependent ceases to be eligible, unless the dependent child marries. In that case, coverage terminates on the date of the marriage. Inpatient Hospital, Inpatient Mental Health, Inpatient Chemical Abuse and Dependency Detoxification & Rehabilitation, Skilled Nursing Facility, Acute Short-Term Inpatient Rehabilitation Therapy and Organ Transplant Services are subject to a $100 Copayment.

Surviving Spouse	
Rider Name	ELG17
Description	Extends eligibility for surviving spouse and dependents upon the death of the subscriber.

Dependable Rx coverage

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

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

Search for Medication Savings

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

Preferred Pharmacy Network

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

Prescription Discount Program*

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

Prescription Mail Order**

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

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

For more information, visit **cdphp.com/RxCorner**.

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

The CDPHP® Preferred Rx Network

Members have access to our CDPHP Preferred Rx Network* where you can choose from thousands of preferred network pharmacy locations. These pharmacies have teamed up with CDPHP to keep prescription drug costs affordable.

Drugs dispensed at pharmacies that have chosen not to join the CDPHP Preferred Rx Network will take a 50 percent coinsurance.** While those pharmacies remain in our network, they have not yet agreed to participate in the CDPHP Preferred Rx Network.

CDPHP Preferred Rx Network pharmacies include but are not limited to:

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

Currently, all CDPHP Preferred Rx Network locations participate in the Rx for Less program (which offers dozens of medications for as low as a penny a pill), further staving off skyrocketing health care costs.

To switch your pharmacy

Simply call the pharmacy you would like to switch to and let them know you are transferring your prescription there.

Or feel free to bring your prescription bottle to your preferred pharmacy and ask for the prescription to be transferred.

You can check individual pharmacy pricing in real time with the **CDPHP ConnectRx, On the Go app**. Simply download on the App Store or Google Play to view your medication history, compare pricing, locate preferred pharmacies, and more.

* Members in high deductible health plans (HDHP) are required to meet their deductible in full before any cost sharing benefits would apply. If/when the deductible is met, HDHP members will experience a difference in cost share based on preferred/non-preferred Rx network status. Drugs on the CDPHP Preventive Drug List bypass the deductible.

** The non-preferred pharmacy coinsurance does not apply to NYSOH standard plans, Healthy NY, Child Health Plus, Essential Plan, Group Medicare, NYSHIP, FEHB plans, some self-funded groups, or groups that have a medical plan with Rx covered in full.

ConnectRx®

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
6 Wellness Way
Suite 104
Latham, NY 12110
(518) 313-1016

Visit **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!

2025 Medication Price List

Rx for Less
Medications for as Low as a Dollar a Fill

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
- ▶ Hannaford
- ▶ Market 32/ Price Chopper

- ▶ Rite Aid
- ▶ ShopRite
- ▶ Walgreens
- ▶ Walmart

- ▶ Kinney Drugs
- ▶ Food Lion
- ▶ Giant Food

- ▶ Stop & Shop
- ▶ Multiple independent pharmacies

For more details, go to **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
ANTI-INFLAMMATORY		
DICLOFENAC SOD 50MG EC, 75MG EC TAB	90	$5.00
IBUPROFEN 400 MG, 600 MG, 800 MG TAB	90	$5.00
INDOMETHACIN 25 MG CAP	90	$5.00
MELOXICAM 7.5 MG, 15 MG TAB	90	$1.00
NAPROXEN 375 MG, 500 MG TAB	90	$5.00
ASTHMA		
ALBUTEROL NEB 0.083%	150	$5.00
IPRATROPIUM NEB 0.2 MG/ML	150	$5.00
MONTELUKAST 10MG TAB	90	$1.00
BEHAVIORAL HEALTH		
BUSPIRONE 5 MG, 10 MG TAB	90	$1.00
CITALOPRAM 20 MG, 40 MG TAB	90	$1.00
ESCITALOPRAM 10MG, 20MG TAB	90	$1.00
FLUOXETINE 10 MG, 20MG CAP	90	$1.00
NORTRIPTYLINE 10 MG, 25 MG CAP	90	$3.00
PAROXETINE 10 MG, 20MG TAB	90	$1.00
QUETIAPINE 50 MG, 100 MG TAB	90	$5.00
QUETIAPINE 200 MG, 300 MG TAB	90	$9.00
RISPERIDONE 0.25 MG, 0.5 MG, 1 MG, 2 MG TAB	90	$1.00
SERTRALINE 25 MG, 50 MG, 100 MG TAB	90	$1.00
TRAZODONE 50 MG, 100 MG, 150 MG TAB	90	$3.00
VENLAFAXINE ER 37.5 MG, 75 MG CAP	90	$3.00
VENLAFAXINE ER 150 MG CAP	90	$5.00
BLOOD THINNER		
WARFARIN/JANTOVEN 1 MG - 10 MG TAB	90	$3.00
CARDIAC/BLOOD PRESSURE		
ACE INHIBITORS		
BENAZEPRIL HCL 5 MG, 10 MG, 20 MG, 40 MG TAB	90	$3.00
ENALAPRIL MALEATE 2.5 MG, 5 MG, 10 MG, 20 MG TAB	90	$5.00
LISINOPRIL 2.5 MG, 5 MG, 10 MG, 20 MG, 30 MG, 40 MG TAB	90	$1.00
LISINOPRIL-HCTZ 10-12.5 MG, 20-12.5 MG, 20-25 MG TAB	90	$1.00
RAMIPRIL 1.25 MG, 2.5 MG, 5 MG, 10 MG CAP	90	$5.00
ANGIOTENSIN II RECEPTOR BLOCKERS (ARBs)		
LOSARTAN POTASSIUM 25 MG, 50 MG, 100 MG TAB	90	$1.00

Drug Label Name	Quantity Example	Rx For Less Price
BETA-BLOCKERS		
ATENOLOL 25 MG, 50 MG , 100 MG TAB	90	$1.00
CARVEDILOL 3.125 MG, 6.25 MG, 12.5 MG, 25 MG TAB	90	$1.00
METOPROLOL ER SUC 25 MG, 50 MG, 100 MG TAB	90	$5.00
METOPROLOL TARTRATE 25 MG, 50 MG, 100 MG TAB	90	$1.00
PROPRANOLOL 10 MG, 20 MG TAB	90	$1.00
CALCIUM CHANNEL BLOCKERS		
AMLODIPINE 2.5 MG, 5 MG, 10 MG TAB	90	$1.00
DIURETICS		
FUROSEMIDE 20 MG, 40 MG, 80 MG TAB	90	$1.00
HYDROCHLOROTHIAZIDE 12.5 MG CAP	90	$1.00
HYDROCHLOROTHIAZIDE 25 MG, 50 MG TAB	90	$1.00
TRIAMTERENE-HCTZ 37.5-25 MG CAP	90	$5.00
TRIAMTERENE-HCTZ 37.5-25 MG, 75-50 MG TAB	90	$5.00
OTHER — CARDIAC		
CLONIDINE 0.1 MG, 0.2 MG, 0.3 MG HCL TAB	90	$1.00
CHOLESTEROL (STATINS)		
ATORVASTATIN 10 MG, 20 MG, 40 MG, 80 MG TAB	90	$5.00
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	$5.00
ROSUVASTATIN 5 MG, 10 MG, 20 MG, 40 MG TAB	90	$5.00
SIMVASTATIN 10 MG, 20 MG, 40 MG, 80 MG TAB	90	$1.00
DIABETES		
GLIMEPIRIDE 1 MG, 2 MG, 4 MG TAB	90	$1.00
GLIPIZIDE 5 MG, 10 MG TAB	90	$1.00
GLIPIZIDE XL 2.5 MG, 5 MG, 10 MG TAB	90	$9.00
METFORMIN HCL 500 MG, 850 MG, 1,000 MG TAB	90	$1.00
METFORMIN HCL ER 500 MG, 750 MG TAB	90	$1.00
GOUT		
ALLOPURINOL 100 MG, 300 MG TAB	90	$3.00
OSTEOPOROSIS		
ALENDRONATE SODIUM 35 MG, 70 MG TAB *	12	$3.00
STEROIDS		
PREDNISONE 5 MG, 10 MG TAB	90	$1.00
VITAMINS/SUPPLEMENTS		
FOLIC ACID 1 MG TAB	90	$1.00

Rx for Less pricing is not applicable to mail-order drugs. Please note that pharmacies, drugs, and prices are subject to change at any time.

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

CDPHP®

Optum

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** 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** and go to the Optum Home Delivery Pharmacy section to create an account and log in.

Optum

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 Virgin Pulse app or visiting **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** 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 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**.

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**.

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 Connect℠
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.

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 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.

CDPHP® | 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

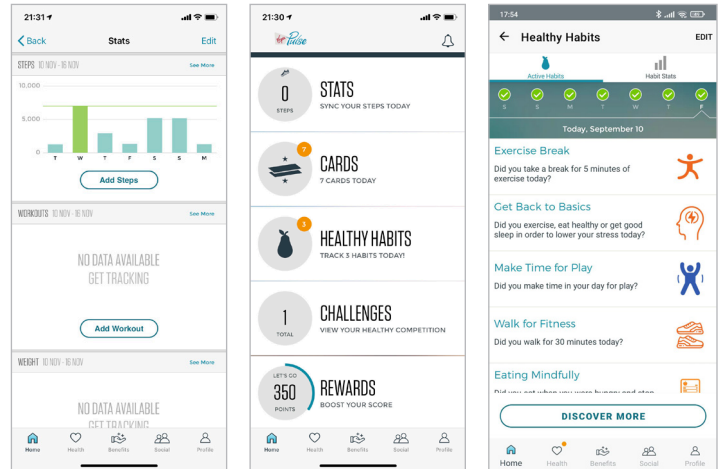## Follow these easy steps for mobile or desktop:

STEP 1 Search for the **Virgin Pulse app** in either the App Store or Google Play and add it to your device or visit join.virginpulse.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 Virgin Pulse in your installed apps. Go to Notifications › Allow/Show Notifications.

CDPHP® | Health Hub

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).*

Discrimination is Against the Law
Capital District Physicians' Health Plan, Inc., CDPHP Universal Benefits, Inc., and Capital District Physicians' Healthcare Network, Inc. (collectively referred to as CDPHP®) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.

Multi-language Interpreter Services
ATENCIÓN: Si habla otro idioma que no es el inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación de miembro (TTY: 711).

注意：如果您使用的語言不是英語，您可以免費獲得語言援助服務。請致電您會員ID卡上的電話（聽力障礙電傳：711）。

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.

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** 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 **Health & Wellness** tab, and selecting **Helpful Videos**.

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.

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**.

CDPHP
A plan for life.