



Member Education Materials for Federal Members

Welcome to CDPHP.
We're glad you're here.

CDPHP® continues to innovate with products and services designed to meet your needs and help you access health care in a way that works best for you.

This packet includes a brief description of the CDPHP UBI plan for Federal members, plan rates, and information about:

LOGGING INTO YOUR ACCOUNT

PREVENTIVE RESOURCES

HEALTH RESOURCES

DOCTOR ON DEMAND®

APTIHEALTH

VALERA HEALTH

RX FOR LESS

CDPHP PRICE CHECK™



This is a brief description of the features of the CDPHP Universal Benefits,® Inc. plan. Before making a final decision, please read the Plan's Federal brochure RI 73-549. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

Please note, CDPHP UBI requires prior approval for certain services. Securing needed authorizations will help us coordinate your care properly and enable you to avoid incurring an additional expense. See details in the Plan's Federal brochure.



A High Quality Plan for our Federal Members

Open Season for 2022 Benefits November 8-December 13

SERVICE	STANDARD OPTION
PCP Office Visit	\$30 copay (preventive covered in full)
Specialist Office Visit	\$50 copay
Telemedicine Visit	You pay nothing out of pocket
Inpatient Hospital*	\$500 copay per admission plus 10% of the plan allowance
Outpatient Surgery*	\$100 copay
Emergency Room*	\$150 copay
Urgent Care	\$50 copay
Prescription Drugs	Tier 1 – \$10 Tier 2 – 30% of the plan allowance with a \$400 per prescription maximum, up to a 30-day supply. Tier 3 – 50% of the plan allowance with a \$400 per prescription maximum, up to a 30-day supply.
Protection against catastrophic costs (out-of-pocket maximum)	You pay nothing after \$5,500 for Self Only or \$11,000 for Self Plus One or Self and Family, per year for applicable medical and pharmacy deductibles, copayments, and/or coinsurance.

***A calendar year deductible of \$350 per person with a maximum of \$700 for Self Plus One and/or Self and Family will apply to certain facility services.**

Questions? A member services representative will gladly assist you Mon. - Fri. 8 a.m. to 8 p.m. at (518) 641-3140 or 1-877-269-2134. TTY/TDD users may call 711.

www.cdphp.com

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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 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.
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 and prescription benefits.
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.
Drug Coverage and Pricing	Sign in to CVS Caremark to view your drug plan and benefits, order prescriptions, contact a pharmacist, and more.
CaféWell®	An interactive health and wellness website that provides personalized activities and challenges.
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 various tutorials on health reimbursement arrangements (HRAs), high deductible health plans, substantiating claims, and more by logging into your member accounts, 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.

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CDPHP[®] Health Resources

Helping Members Get and Stay Healthy

CaféWell[®]

An interactive health and wellness website that provides personalized activities. Log in at member.cdphp.com and click on the CaféWell box to get started.



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. You can also stay in touch with the CDPHP Care Team using the Valera app, with live chat options and resources to help you stay on track with your health. Ask the Care Team for details.

Mental Health Support

Get personal assistance and connected to a variety of resources for addressing mental health concerns. Call [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).

Family Health

Whether you're just starting your family, expanding your family, have active kids at home, or are caring for older family members, CDPHP has resources to support you along the way. Learn more at www.cdphp.com/familyhealth.



The Daily Dose

Visit blog.cdphp.com to check out our blog, *The Daily Dose*, for a personal take on a variety of health care topics, like nutrition, exercise tips, and more.



Account Access and More

My CDPHP App

Get instant access to information about your benefits on the go. View copay amounts and deductible balances, locate providers, and view, email, or fax your member ID card. Visit www.cdphp.com/mobile or download from your app store.



CDPHP Insights™

Add your voice to the mix! CDPHP Insights is an online community made up of health care consumers sharing valuable feedback. Join today at insights.cdphp.com/join.



In Your Community

Free CDPHP Wellness Classes

As a CDPHP member, you have access to online fitness classes you can take from home. To learn more, go to www.cdphp.com/classes or call (518) 641-4800.



CDPHP Customer ConnectSM

Get answers to your claims and benefit questions, request ID cards, enroll in a health plan, and more. Visit www.cdphp.com/CustomerConnect to find locations or to make an appointment.



CDPHP Cycle!™

A state-of-the-art bike share program that gives families a fun and healthy way to get around. Visit cdphpcycle.com for locations and information.



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



Discrimination is Against the Law

Capital District Physicians' Health Plan, Inc. (CDPHP®) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Multi-language Interpreter Services

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Virtual Health Care

Health care needs don't always arise during business hours, and it's not always easy to get to the doctor's office. That's why CDPHP® teams with some of the nation's top virtual health care providers, many of which are available 24/7, so you can get the care you need from the comfort of home using your smartphone, tablet, or computer.

DOCTOR ON DEMAND®

Doctor on Demand physicians treat members of all ages for a wide variety of common physical and mental health conditions, from colds and migraines to sprains and anxiety. CDPHP members can visit doctorondemand.com/cdphp/join or download the Doctor On Demand app. Once registered, members can connect with a doctor or schedule a visit for a time that works best. *Some employers who are self-funded do not offer this benefit.*

APTIHEALTH

Aptihealth provides personalized, goal-oriented teletherapy for members ages 18 and up, specializing in the treatment of severe mental illness. CDPHP members can enroll by visiting aptihealth.com/CDPHP. Participating primary care providers, specialty physicians, and hospitals can also refer members to aptihealth. Care typically begins within 48 hours. *Some employers who are self-funded do not offer this benefit.*

VALERA HEALTH

Valera Health provides ongoing telemedicine services for members of all ages with mood, anxiety, and pediatric/adult/geriatric psychiatry. CDPHP members can visit valerahealth.com/consult and request a free consultation with a health coach, who will conduct a short needs assessment and book an initial session. Care typically begins within one week of initial consultation.



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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. 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 preeminent psychologists, psychiatrists, social workers, therapists, and other mental health care experts 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

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!

	aptihealth	Doctor On Demand®	Valera
Age	Adults (18+)	Adults, adolescents, and children	Adults, adolescents, and children
Specialty	Mild symptoms to severe, persistent mental illness	Anxiety, depression, postpartum, relationships, trauma, and loss	Culturally-competent care, including LGBTQ services
Urgency	Care within 48 hours	Care within 48 hours	Care within one week of initial consultation
Language	English only	Translation services available	Translation services available
	aptihealth.com/CDPHP	cdphp.com/doctorondemand	cdphp.com/valera

CRISIS HOTLINE

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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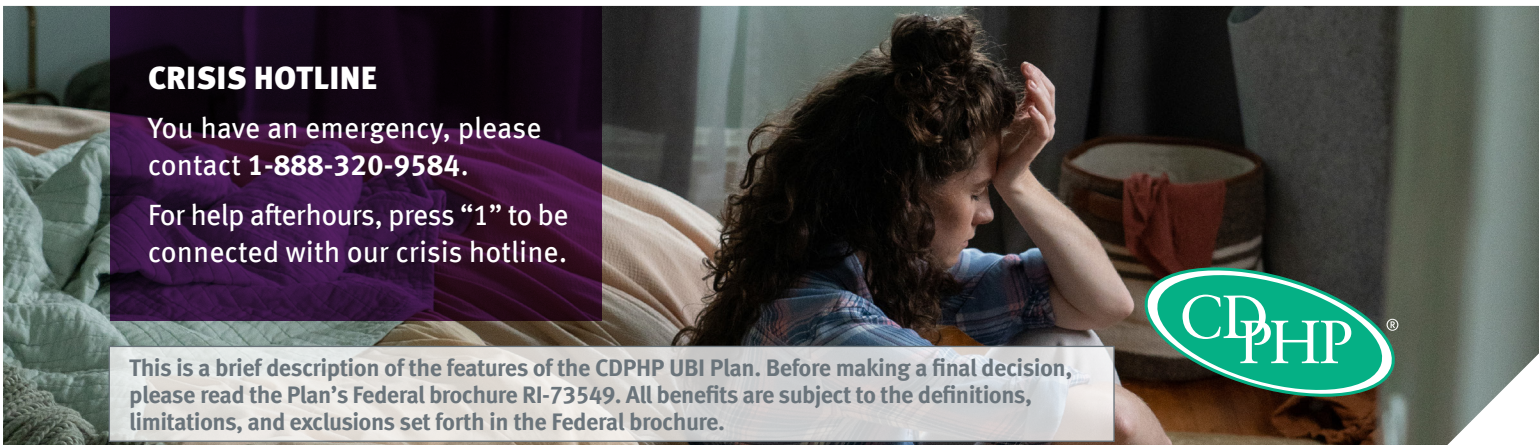
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Capital District Physicians' Health Plan, Inc. | CDPHP Universal Benefits,® Inc. | Capital District Physicians' Healthcare Network, Inc. 21-18528



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 any ConnectRx, CVS/pharmacy, Hannaford, Market 32, Price Chopper, ShopRite, Target, or Walmart.

Effective October 1, 2017 | Drugs and prices below are subject to change at anytime.

Drug Label Name	Maximum Quantity	Rx For Less Price for Max. Rx Quantity
ANTI-INFLAMMATORY		
DICLOFENAC SOD 50MG EC, 75MG EC TAB	100	\$1.00
IBUPROFEN 400 MG, 600 MG, 800 MG TAB	100	\$1.00
INDOMETHACIN 25 MG CAP	100	\$1.00
MELOXICAM 7.5 MG, 15 MG TAB	100	\$1.00
NAPROXEN 375 MG, 500 MG TAB	100	\$1.00
ASTHMA		
ALBUTEROL NEB 0.083%	150	\$5.00
IPRATROPIUM NEB 0.2 MG/ML	150	\$3.00
MONTELUKAST 10MG TAB	100	\$1.00
BEHAVIORAL HEALTH		
BUSPIRONE 5 MG, 10 MG TAB	100	\$1.00
CITALOPRAM 20 MG, 40 MG TAB	100	\$1.00
ESCITALOPRAM 10MG, 20MG TAB	100	\$1.00
FLUOXETINE 10 MG, 20MG CAP	100	\$1.00
LITHIUM CARBONATE 150 MG, 300 MG CAP	100	\$1.00
NORTRIPTYLINE 10 MG, 25 MG CAP	100	\$1.00
PAROXETINE 10 MG, 20MG TAB	100	\$1.00
QUETIAPINE 50 MG, 100 MG TAB	100	\$5.00
QUETIAPINE 200 MG, 300 MG TAB	100	\$20.00
RISPERIDONE 0.25 MG, 0.5 MG, 1 MG, 2 MG TAB	100	\$1.00
SERTRALINE 25 MG, 50 MG, 100 MG TAB	100	\$1.00
TRAZODONE 50 MG, 100 MG, 150 MG TAB	100	\$1.00
VENLAFAXINE 37.5 MG, 75 MG, 150 MG CAP SR 24HR	100	\$1.00
BLOOD THINNER		
WARFARIN/JANTOVEN 1 MG - 10 MG TAB	100	\$1.00
CARDIAC/BLOOD PRESSURE		
ACE INHIBITORS		
BENAZEPRIL HCL 5 MG, 10 MG, 20 MG, 40 MG TAB	100	\$1.00
ENALAPRIL MALEATE 2.5 MG, 5 MG, 10 MG, 20 MG TAB	100	\$1.00
ENALAPRIL-HCTZ 5-12.5 MG, 10-25 MG TAB	100	\$1.00
FOSINOPRIL SODIUM 10 MG, 20MG, 40 MG TAB	100	\$1.00
LISINOPRIL 2.5 MG, 5 MG, 10 MG, 20 MG, 30 MG, 40 MG TAB	100	\$1.00
LISINOPRIL-HCTZ 10-12.5 MG, 20-12.5 MG, 20-25 MG TAB	100	\$1.00
QUINAPRIL 5 MG, 10 MG, 20 MG, 40 MG TAB	100	\$5.00
QUINAPRIL-HCTZ 10-12.5 MG, 20-12.5 MG TAB	100	\$5.00
RAMIPRIL 1.25 MG, 2.5 MG, 5 MG, 10 MG CAP	100	\$5.00
ANGIOTENSIN II RECEPTOR BLOCKERS (ARBs)		
IRBESARTAN TAB 75 MG, 150 MG, 300 MG TAB	100	\$20.00
LOSARTAN POTASSIUM 25 MG, 50 MG, 100 MG TAB	100	\$1.00

Rx for Less pricing is not applicable to mail-order drugs.

MORE ON THE NEXT PAGE ➔



Drug Label Name	Maximum Quantity	Rx For Less Price for Max. Rx Quantity
BETA-BLOCKERS		
ATENOLOL 25 MG, 50 MG , 100 MG TAB	100	\$1.00
ATENOLOL-CHLORTHAL 50-25 MG, 100-25 MG TAB	100	\$1.00
BISOPROLOL-HCTZ 2.5-6.25 MG, 5-6.25 MG, 10-6.25 MG TAB	100	\$1.00
CARVEDILOL 3.125 MG, 6.25 MG, 12.5 MG, 25 MG TAB	100	\$1.00
METOPROLOL ER SUC 25 MG, 50 MG, 100 MG TAB	100	\$1.00
METOPROLOL TARTRATE 25 MG, 50 MG, 100 MG TAB	100	\$1.00
PROPRANOLOL 10 MG, 20 MG, 40 MG, 80 MG TAB	100	\$1.00
CALCIUM CHANNEL BLOCKERS		
AMLODIPINE 2.5 MG, 5 MG, 10 MG TAB	100	\$1.00
DILTIAZEM 30 MG, 60 MG, 90 MG, 120 MG TAB	100	\$1.00
VERAPAMIL 80 MG, 120 MG TAB	100	\$1.00
DIURETICS		
BUMETANIDE 0.5 MG, 1 MG, 2MG TAB	100	\$1.00
FUROSEMIDE 20 MG, 40 MG, 80 MG TAB	100	\$1.00
HYDROCHLOROTHIAZIDE 12.5 MG CAP	100	\$1.00
HYDROCHLOROTHIAZIDE 25 MG, 50 MG TAB	100	\$1.00
SPIRONOLACTONE 25 MG, 50 MG TAB	100	\$1.00
TRIAMTERENE-HCTZ 37.5-25 MG CAP	100	\$1.00
TRIAMTERENE-HCTZ 37.5-25 MG, 75-50 MG TAB	100	\$1.00
OTHER – CARDIAC		
CLONIDINE 0.1 MG, 0.2 MG, 0.3 MG HCL TAB	100	\$1.00
GUANFACINE 1 MG, 2 MG TAB	100	\$1.00
TERAZOSIN 1 MG, 2 MG, 5 MG, 10 MG CAP	100	\$1.00
CHOLESTEROL (STATINS)		
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
DIABETES		
GLIMEPIRIDE 1 MG, 2 MG, 4 MG TAB	100	\$1.00
GLIPIZIDE 5 MG, 10 MG TAB	100	\$1.00
GLIPIZIDE XL 2.5 MG, 5 MG, 10 MG TAB	100	\$1.00
METFORMIN HCL 500 MG, 850 MG, 1,000 MG TAB	100	\$1.00
METFORMIN HCL ER 500 MG, 750 MG TAB	100	\$1.00
GOUT		
ALLOPURINOL 100 MG, 300 MG TAB	100	\$1.00
OSTEOPOROSIS		
ALENDRONATE SODIUM 35 MG, 70 MG TAB *	12	\$3.00
STEROIDS		
PREDNISONE 5 MG, 10 MG TAB	100	\$1.00
VITAMINS/SUPPLEMENTS		
FOLIC ACID 1 MG TAB	100	\$1.00

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

Rx for Less pricing is not applicable to mail-order drugs.

Medicaid members are limited to a 30-day supply.

If you're a CDPHP Medicare Advantage member, please review your Rx for Less listing at www.cdphp.com/save.

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Multi-language Interpreter Services

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Take control of your health care dollars with CDPHP[®] Price Check[™]

Our treatment cost estimator can help you make informed decisions about your care, as procedures can vary in price by hundreds or even thousands of dollars.

With this service – now available online and in the My CDPHP app! – you'll be able to:

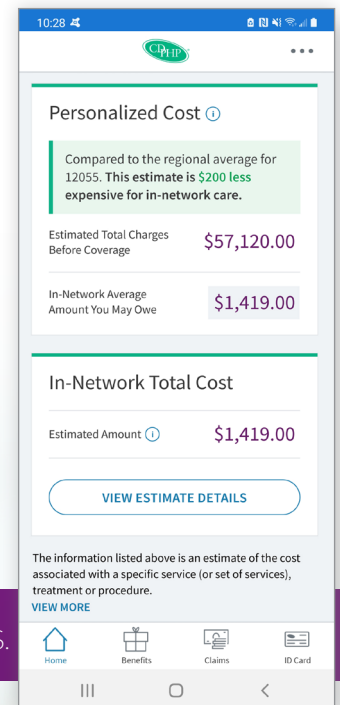
- ▶ Check out the costs* of a wide variety of procedures and services – with more being added all the time!
- ▶ Find provider and cost information by location
- ▶ Review how expenses could affect your deductible, health spending account, and out-of-pocket costs

Armed with this information, you'll have more control over your health care as you compare prices and plan for expenses in advance of a service, rather than when you receive the bill.

Get Started

1. Log in to your member account, hover your cursor over **Benefits & Treatment Costs**, and click on **Medical Cost Estimate**
2. Search for a service or treatment in the search box
3. Review costs associated with providers and facilities

Visit member.cdphp.com to get at-a-glance estimates of procedure costs.



PRICE CHECK[™]

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** The cost information provided by this tool is an estimate and is not your final cost. The cost estimate is designed as a reference tool only and should not be relied upon to make final medical decisions. CDPHP cannot guarantee the accuracy of the cost estimates provided. Your actual cost will vary based on your plan design, claims you may have in process, money available in your health spending accounts, the particular services and supplies you receive and more. Actual cost could vary. Medical cost estimates do not apply to members covered by Medicaid, Child Health Plus and most Essential plans.*

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The CDPHP® Care Team says “Please take our call”.

If you receive a call from CDPHP, it's probably from a member of your Care Team. We're a team of nurses, pharmacists, social workers, and health educators here to help you and your family live your healthiest life.

This no-cost benefit is confidential. Unless we have your permission, we don't share the content of our conversations with anyone, including your employer.

A conversation with us can be as long or short as you want.

We can tell you about CDPHP benefits available to you that you may not even realize exist.

We can also help you with:

- ✓ Questions about a new diagnosis or medication
- ✓ Understanding and managing a chronic health condition
- ✓ Medication organization
- ✓ Finding a new doctor or specialist

So, if you receive a call from the CDPHP Care Team, please talk to us. You can also call us at **1-800-365-4180** and we'll connect you with a Care Team member who can help.

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My Healthy Life

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2022 Rate Information for CDPHP UBI

To compare your FEHB health plan options please go to www.opm.gov/fehcompare.

To review premium rates for all FEHB health plan options please go to www.opm.gov/FEHBpremiums or www.opm.gov/Tribalpremium.

Premiums for Tribal employees are shown under the Monthly Premium Rate column. The amount shown under employee contribution is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

Type of Enrollment	Enrollment Code	Premium Rate			
		Biweekly		Monthly	
		Gov't Share	Your Share	Gov't Share	Your Share
Upstate, Hudson Valley, Central NY, New York					
Standard Option Self Only	SG4	\$244.86	\$112.26	\$530.53	\$243.23
Standard Option Self Plus One	SG6	\$524.63	\$268.17	\$1,136.70	\$581.03
Standard Option Self and Family	SG5	\$574.13	\$282.95	\$1,243.95	\$613.06

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