



Keeping your business and your employees healthy

CDPHP® brings value to your business with award-winning customer service, a robust national network, and innovative, cost-saving plans. In 2024, as always, you can count on CDPHP to provide high quality benefits and personalized service that saves you money and helps your employees live their healthiest lives.



FREE PREVENTIVE CARE

Checkups, cancer screenings, tests, vaccines, and more



HEARING AND VISION

Hardware, exams, LASIK surgery, and more



PREGNANCY RESOURCES

A \$1,500 doula reimbursement, maternal health education reimbursement, and many more support tools



CDPHP PRICE CHECK

Get a cost estimate before choosing a provider



PREFERRED LABS AND RADIOLOGY

Free and low-cost services



REIMBURSEMENTS

Gym fees, youth sports fees, fitness classes, wearable devices, and weight loss programs



VIRTUAL CARE

Live video doctor visits for physical and mental health



CARE MANAGEMENT

Support after a recent diagnosis or during and after a hospital stay



MENTAL HEALTH

In-person support, a crisis hotline, and live virtual doctor visits



ONE-ON-ONE SUPPORT

Personalized assistance from the CDPHP Care Team



ONLINE CLASSES

Fitness, wellness, weight loss, and more

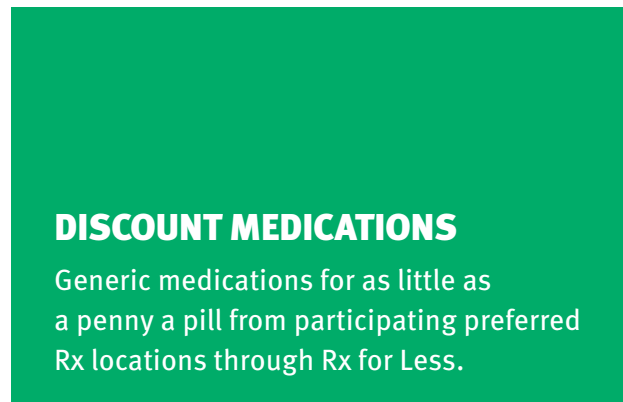
CDPHP pharmacy 2024

We are on a mission to empower members with more choices, better pricing, and easy access to pharmacy services.



PREFERRED PHARMACIES

Choose a preferred Rx network pharmacy for the best medication prices.



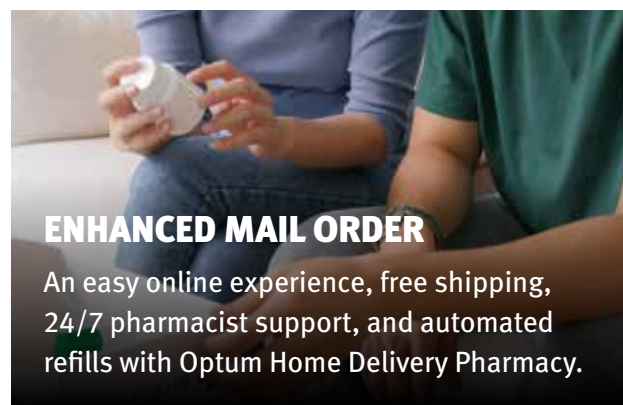
DISCOUNT MEDICATIONS

Generic medications for as little as a penny a pill from participating preferred Rx locations through Rx for Less.



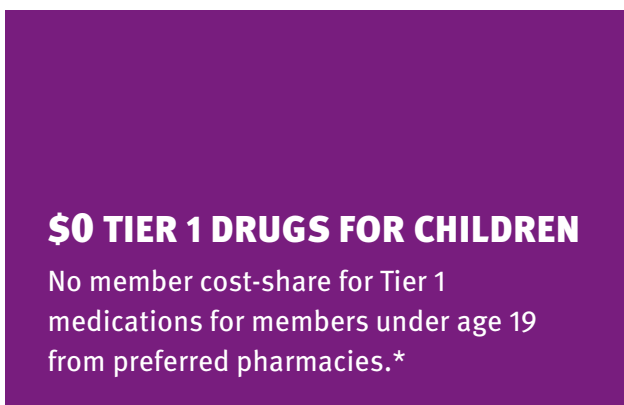
CDPHP PHARMACIES

Our ConnectRx retail pharmacy locations provide free home delivery to surrounding areas and more. Visit pharmacyconnectrx.com for details.



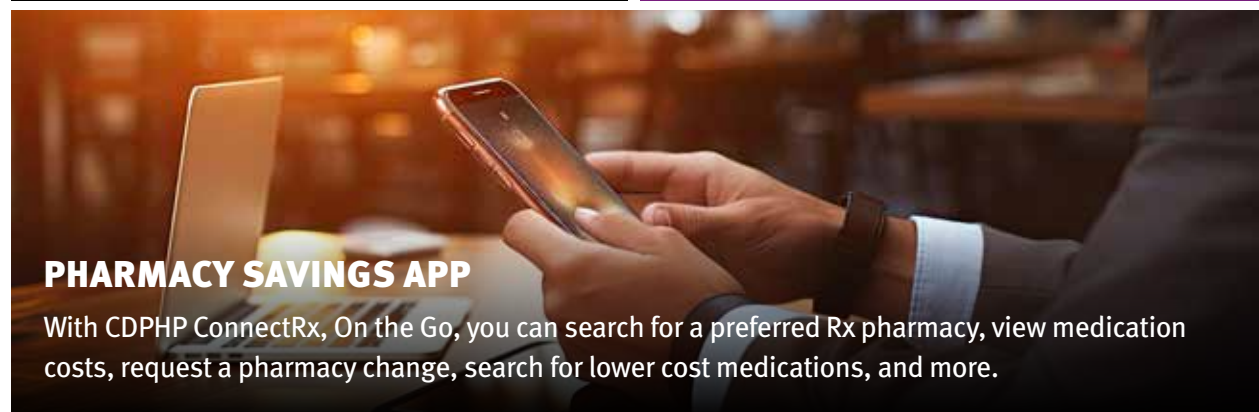
ENHANCED MAIL ORDER

An easy online experience, free shipping, 24/7 pharmacist support, and automated refills with Optum Home Delivery Pharmacy.



\$0 TIER 1 DRUGS FOR CHILDREN

No member cost-share for Tier 1 medications for members under age 19 from preferred pharmacies.*



PHARMACY SAVINGS APP

With CDPHP ConnectRx, On the Go, you can search for a preferred Rx pharmacy, view medication costs, request a pharmacy change, search for lower cost medications, and more.

**Deductible will apply on HSA qualified high deductible plans.*



Changes You Should Know

CDPHP takes its role in providing health care coverage for your employees and clients seriously. These changes take effect at the time of benefits renewal in 2024. Refer to plan documents for complete details.

LARGE GROUPS, SMALL GROUP, INDIVIDUALS

Prescription drug network

CDPHP is enhancing our pharmacy network to promote greater affordability while still offering members choice of pharmacy location. The 2024 prescription drug benefit will include preferred pharmacies which have partnered with CDPHP to offer lower dispensing fees and drug costs, as well as participation in the Rx for Less Program (which offers dozens of medications for as low as a penny a pill) and other programs designed to control skyrocketing pharmacy trends. Members who fill prescriptions at non-preferred pharmacies will be subject to a 50 percent coinsurance. Does not apply to Standard plans.

Mail Order Pharmacy

Optum Home Delivery Pharmacy has been added to the CDPHP network for pharmacy mail order services. Members will have access to Optum's easy online experience to manage prescriptions, free shipping, 24/7 pharmacist support, and an automated refill process. Walmart Mail Order will no longer be a participating mail order pharmacy but remains in network as a preferred retail pharmacy.

\$0 Tier 1 medications for members under age 19

There will be no member cost-share for Tier 1 drugs in the preferred network for members under age 19. Deductible applies to HSA-qualified plans. Does not apply to Standard plans.

Parent and infant class reimbursement

Parent and infant classes (e.g., yoga, swim lessons) are now eligible for reimbursement under the fitness reimbursement benefit.

Minimum allowable deductible (regulatory update)

The Internal Revenue Service (IRS) has determined that the deductible for HSA-qualified high deductible plans can be no less than \$1,600 (individual) and \$3,200 (family) for 2024. For plans with a deductible at the minimum level in 2023, the deductible will increase to these amounts for 2024.

Out-of-pocket maximum (regulatory update)

The IRS has determined that the out-of-pocket maximum for HSA-qualified high deductible plans can be no more than \$8,050 (individual) and \$16,100 (family) for 2024. The Department of Health and Human Services has determined that the out-of-pocket maximum for non-high deductible plans can be no more than \$9,450 (individual) and \$18,900 (family) for 2024. For plans at the maximum level in 2023, the maximum will increase to these amounts for 2024.

SMALL GROUPS AND INDIVIDUAL PLANS

Plan updates

One Individual plan has been retired. Members will receive notification of any changes to their current plan.

Plan design changes have been made pursuant to state and federal requirements.

Make workplace health a priority

A healthy and productive workforce can set your organization apart from the competition.

By partnering with CDPHP on a workplace health program, you can:

- ▶ Show your commitment to improving the health and well-being of your employees.
- ▶ Have healthier employees who feel better, live longer, are more productive, and use fewer sick days.
- ▶ Lower health care costs and benefit your organization's bottom line.

CDPHP Workplace Health Services helps businesses of all sizes to plan, manage, implement, assess, and evaluate a wellness program that fits your unique needs.

We approach workplace health as a collaborative partnership. Our goal is to meet you where you are, and through consultative support and a wealth of valuable resources, get you to where you want to be.

A dedicated workplace health strategist, certified in wellness program coordination, will be by your side every step of the way. They will guide you through the options to design a data-driven program that's right for you and your employees!

Contact your CDPHP account representative to learn more.



A plan for life.

#1 IN MEMBER SATISFACTION AMONG COMMERCIAL HEALTH PLANS IN NEW YORK, SIX OUT OF SEVEN YEARS

For J.D. Power 2023 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards)



Capital District Physicians' Health Plan, Inc.
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