

# 1 Plan. 3 Options. 1 Low Price.

*Simplify with  
CDPHP® SmartOptions<sup>SM</sup>*



**A plan for life.**

# 1 Plan. 3 Options. 1 Low Price.

Now employers have one simple solution to meet the varying needs of their employees. CDPHP® SmartOptionsSM\* enables employers to offer three different benefit designs for just one price. Employees will appreciate the ability to choose how they want to spend their health care dollars. With CDPHP SmartOptions, employees may choose the Copay EPO, Transitional EPO, or High Deductible PPO.

## MORE VALUE FOR YOUR DOLLAR

CDPHP SmartOptions helps keep businesses and employees healthy with benefits that help maximize care and minimize costs.

- National network—New for 2010, employees in these plans are covered virtually anywhere in the U.S.
- No-cost preventive care is part of every benefit package.
- Dental and vision coverage can be added to the plan.
- Employers and employees in these plans appreciate the exemplary service from the health plan they trust.
- Emergency care is available worldwide.

## LIFE POINTS<sup>SM</sup> INCENTIVE PROGRAM

Employers can offer CDPHP Life Points to reward members for the everyday steps they take to stay healthy. Members age 19 and older can earn points worth up to \$365 for completing a variety of activities, including attending an annual physical exam, joining a gym, buying healthy foods, and more. Points are then redeemed for merchandise from hundreds of retailers.



## CVS DISCOUNTS

The CVS ExtraCare® Health card provides members a 20 percent discount on more than 1,300 CVS brand, health-related items such as ibuprofen, decongestants, and bandages.



## HEALTH PROMOTION AND WELLNESS

All plans come with access to an array of classes and programs to help members get fit, eat right, and manage chronic conditions. Employees will have a single source referral line they can call to find the program that best fits their needs. Plus, employers can arrange for onsite screenings and workshops.

Your employees are different. Their health coverage should be, too.



*Diane* IS SAVING UP FOR A TRIP TO ALASKA.

Sticking to a budget will make it possible. Diane budgets every penny. She has planned ahead and is enjoying a few little extras along the way, including a trip to Alaska. But Diane is most comfortable when she isn't confronted with unexpected expenses. Her CDPHP SmartOptions choice is the Copay EPO. Having a predictable amount to pay for doctor visits will enable her to stay on track with her financial plan and feel confident about meeting all her obligations.

### Copay EPO

A copay plan for those who prefer greater predictability when budgeting for their health care services. This option offers set copayments for office visits.



*Joe and Amy* HAVE THREE KIDS.

The family vehicle is in perpetual motion. Soccer practice, music lessons, trips to the supermarket . . . and yes, the doctor's office. Keeping up with an active family is a challenge, and Joe and Amy are happy that they selected the Transitional EPO as their CDPHP SmartOptions plan. They set aside money to prepare for unexpected medical emergencies. The predictable payments for doctors' visits are low, and regular checkups are available at no cost for all five family members.

### Transitional EPO

Employees pay a lower copayment for primary care and specialist office visits. Inpatient and other services transition to a deductible and coinsurance arrangement.



*Christopher* NEVER MISSES HIS MORNING RUN.

Staying in shape and eating a healthy diet give him the energy to keep up with his busy schedule. He's also savvy about health care trends and saving money. After running the numbers and looking at all the options, Christopher picked the High Deductible PPO from CDPHP SmartOptions. Being relatively healthy, he doesn't expect to spend a lot of money on medical bills next year. And even if an unforeseen illness does arise, Christopher knows CDPHP protects him from unexpected expenses.

### High Deductible PPO

This PPO plan is ideal for employees who want to take an active role in managing health care costs. Once the deductible is met, covered services are paid in full. An out-of-pocket maximum offers added protection.



\* Pending approval by the NYS Department of Insurance.

Contact your broker or call your CDPHP account executive at 1-800-993-7299.



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