



A plan for life.

Capital District Physicians' Health Plan, Inc.

CDPHP® HMO

Side by Side Comparison of Benefit Changes 2024 to 2025

Benefits	Your 2024 Benefit	Your 2025 Benefit
Advanced Imaging Services	\$25 Copayment \$0 Copayment at preferred locations	\$125 Copayment at all locations
Hearing Aids	50% Coinsurance once every three years	\$599/\$899 based on model per ear per plan year Hearing Aids must be obtained through Hearing Care Solutions
Aptihealth Telemedicine Services	Covered in full	\$15 Copayment
Insulin	\$15 Copayment	Covered in full

CDPHP intends to file these benefits for 2025, as noted above, but they are subject to change.

This summary is designed to highlight the benefits of the plan being offered and does not detail all benefits, limitations, or exclusions. It is not a contract and may be subject to change. For more detailed information, a membership certificate is available for your review upon request.