



A plan for life.

# Medicare Advantage **Plan Options**



CDPHP is a PPO with a Medicare contract.  
Enrollment in CDPHP Medicare Advantage depends on contract renewal.  
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# Most Frequently Used Medical Services

Below are some of the medical benefits associated with these plans.

PLAN NAME	CDPHP Vital Rx (PPO)		CDPHP Complete Rx (PPO)	
<b>MONTHLY PREMIUM<sup>2</sup></b>	\$0		\$70	
<b>BENEFITS</b>	<b>IN NETWORK</b>	<b>OUT OF NETWORK</b>	<b>IN NETWORK</b>	<b>OUT OF NETWORK</b>
<b>DOCTOR VISITS</b>				
Primary Care Physician	\$0	\$50	\$0	\$40
Doctor On Demand	\$0	\$0	\$0	\$0
Specialist Copayment	\$45	40%	\$40	30%
Routine Annual Physical Exam Copayment	\$0	40%	\$0	30%
<b>EMERGENCY CARE</b>				
Urgent Care Copayment <sup>3</sup>	\$55	\$55	\$55	\$55
Emergency Room Copayment <sup>3 4</sup>	\$120	\$120	\$120	\$120
Ambulance	\$265	\$265	\$255	\$255
<b>OUTPATIENT SERVICES</b>				
Outpatient Surgery	\$335-\$360	40%	\$275-\$325	30%
Physical Therapy	\$40	40%	\$40	\$60
<b>HOSPITAL SERVICES</b>				
Inpatient Hospitalization	\$500 days 1-5	40%	\$310 days 1-6	30%
<b>ADDITIONAL BENEFITS/SERVICES</b>				
Dental allowance for all dental services: Routine cleaning/restorative/dentures <b>on a prepaid Benefits Mastercard</b> to use at any dentist in the U.S.	\$725		\$1,400	
Vision: Annual Routine Eye Exam	\$20	40%	\$20	30%
Frames/Lenses <b>on a prepaid Benefits Mastercard</b> (per year)	\$125		\$225	
Hearing Care Solutions Hearing Aid Benefit (per ear)	\$599 or \$899		\$599 or \$899	
OTC Benefit <b>on a prepaid Benefits Mastercard</b>	N/A	N/A	\$50 per Quarter	N/A
Senior Fit Included	Yes		Yes	
CDPHP Life Points® Rewards	Earn up to \$125		Earn up to \$125	
<b>DIAGNOSTIC SERVICES</b>				
Lab Services	\$0 or \$5	40%	\$0 or \$5	30%
Radiology Services (X-ray)	\$10	40%	\$5	\$40
Advanced Imaging Studies (CT, MRI, etc.)	\$175	40%	\$135	30%
<b>OUT-OF-POCKET MAX</b>	\$6,750	\$10,100	\$6,000	\$10,100

**Effective January 1 – December 31, 2025:** For New York state residents of Allegany, Chemung, Monroe, Ontario, Schuyler, Steuben, and Yates counties.

<sup>1</sup> You must continue to pay your Part B premium; You may qualify for lower premiums with EPIC or Low Income Subsidy

<sup>2</sup> Worldwide coverage

<sup>3</sup> Copayments waived if admitted to the hospital within 24 hours for the same diagnosis.

# Pharmacy Coverage

	CDPHP Vital Rx (PPO)	CDPHP Complete Rx (PPO)
<b>30-Day Supply at a Preferred Retail Network Pharmacy*</b>		
Rx Deductible (Tiers 3 through 5)	\$300	\$0
Tier 1 Preferred Generic	\$0	\$0
Tier 2 Generic	\$0	\$0
Tier 3 Preferred Brand	\$47	\$44
Tier 4 Non-Preferred Drugs	40%	45%
Tier 5 Specialty Tier	29%	33%
<b>90-Day Supply through Mail Order Delivery Service</b>		
Rx Deductible (Tiers 3 through 5)	\$300	\$0
Tier 1 Preferred Generic	\$0	\$0
Tier 2 Generic	\$0	\$0
Tier 3 Preferred Brand	\$94	\$88
Tier 4 Non-Preferred Drugs	40%	45%
Tier 5 Specialty Tier	Not available	Not available

**Initial Coverage:**

Once your total drug costs have reached the \$2,000, out-of-pocket max for Part D drugs, you will move to the Catastrophic Coverage Stage.

**Catastrophic Coverage:**

If you reach the **Catastrophic Coverage Stage**, you pay nothing for your covered Part D drugs.

If you are taking high-cost medications and think you might need assistance, give us a call to learn about a program that may help you pay for your prescriptions over time instead of all at once.

\* Members can receive a 90-day supply through a network retail pharmacy, but it would not qualify for the mail order home delivery discount. The copayment would be three times the 30-day network pharmacy copayment.

# Wellness for You and Your Wallet

Being healthy is more than just not being sick. The choices you make every day all add up and make a difference in your quality of life.

As a CDPHP® Medicare Advantage member, you get more than great health insurance. You have access to programs, resources, and tools to help you get and stay healthy.

No matter your health status or health goals, CDPHP gives you what you need to live life to its fullest.

Visit [cdphp.com/medicare/healthy-extras](https://cdphp.com/medicare/healthy-extras) to view this brochure and more online.



# One Card, Lots of Benefits

Every plan comes with one convenient prepaid Benefits Mastercard to use for dental and vision benefits. No need to worry about paying up front and filling out reimbursement forms! Our Complete Rx plan also gives you money to spend on over-the-counter (OTC) supplies - on the same easy-to-use card!

## Dental

- ▶ Get a prepaid Benefits Mastercard® loaded with up to \$1,400 to pay for eligible products and services.
- ▶ Use your card for dental services such as cleanings, crowns, fillings, and dentures at any dentist in the U.S.



## Vision

- ▶ Every plan includes an annual eye exam
- ▶ Get up to \$225 on your card to use for lenses, frames, and contacts.



## Over-the-Counter (OTC) Supplies

Use your prepaid Benefits Mastercard to get \$50 per quarter\* for OTC supplies online, over the phone, or at thousands of retail locations like Walgreens, Rite-Aid, Walmart, and more.

Purchase items like ibuprofen, cough, cold, and allergy medications, antacids and digestive care, first aid and medical supplies, and eye, ear, and dental care.



## How does it work?

As a CDPHP Medicare Advantage member, you would:

- ▶ Get access to a convenient online portal to activate your card, manage your balance, and more
- ▶ Use your prepaid Benefits Mastercard to pay in stores, online, or over the phone

Want to learn more? Visit [cdphp.com/medicare/healthy-extras/otc](https://cdphp.com/medicare/healthy-extras/otc).

\* Check your plan documents for more information about OTC eligibility.

# Resources for Wherever You Are

Whether you're at home or coming home from the hospital, CDPHP is here for you.

## Help at Home and Companionship

Enjoy up to 60 hours of support services from a trained Papa Pal. These compassionate and enthusiastic Pals can provide:

- ▶ Companionship – chat, play board games, watch a movie, take a walk
- ▶ Transportation – appointments, grocery store, errands
- ▶ Help around the house – light cleaning, meal prep, organizing
- ▶ Technology assistance – computers, smartphones, tablets



## At-home Meal Delivery

After an inpatient stay at a hospital, skilled nursing, or rehab facility, get 14 nutritious meals (two meals a day for seven days) delivered to your door so you can take the worry out of meal prep and focus on continuing to heal.



# Pharmacy Benefits

Skip the trip to the pharmacy with mail order options, save on prescriptions at preferred retail locations, and learn about additional savings you may be eligible for.

## Mail Order Prescriptions

Pay nothing for many generic drugs through our convenient mail order home delivery service.

Most maintenance drugs are available for delivery right to your door, including those taken regularly for chronic conditions such as heart disease, high blood pressure, asthma, or diabetes.

Learn more at [cdphp.com/members/rx-corner/prescription-mail-order](https://cdphp.com/members/rx-corner/prescription-mail-order)

## Save on Prescriptions at Preferred Retail Locations

If you have prescription drug coverage, you can fill prescriptions at any in-network pharmacy you choose. But you may see significant savings by using a preferred retail location.

Enjoy deep discounts on certain generic drugs when purchased at one of these participating retail locations\*: ConnectRx, Market 32/Price Chopper, Walmart, Hannaford, ShopRite, Walgreens, Kinney Drugs, RiteAid, Stop & Shop, Giant Foods, and Food Lion.

*\*List of retail locations subject to change.*

## More Savings on Medications

**GREAT NEWS!** The the prescription coverage gap has been removed and your maximum out-of-pocket spend has been lowered to \$2000. That means you won't have to worry about the "donut hole" time period where you may have had to pay more for prescriptions in the past.

If you are taking high-cost medications and think you might need assistance, give us a call to learn about a program that may help you pay for your prescriptions over time instead of all at once.



# A Hub for Better Health

Get easy access to personalized programs designed to help you achieve your unique health and wellness goals with the **CDPHP Health Hub**.

## Personalize the experience

Engage with resources that best fit your interests. Get customized tips to help you eat healthy, stay active, reduce stress, and more!

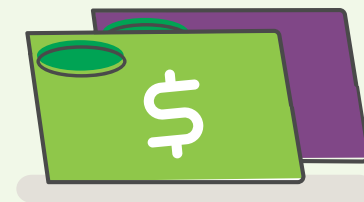
- ▶ **Healthy Habits:** Select your goals and track progress every day.
- ▶ **Journeys®:** Trying to exercise more? Need to improve your sleep habits? Use this digital coaching tool to make simple changes to your routines, one small step at a time.

Visit [cdphp.com/health-hub](https://cdphp.com/health-hub) to learn more.

## Earn rewards

- ▶ Explore customized wellness resources and earn points for healthy choices you make every day.
- ▶ Earn up to **\$125 in CDPHP Life Points® Rewards** redeemable for gift cards in the Health Hub.

Check your plan documents for more information about Life Points Rewards eligibility.



## Eat healthy

- ▶ Use the Nutrition Guide to choose your eating profile and find personalized recipes.
- ▶ Consult with a registered dietitian† to help you make a plan to eat well.

## Get reimbursed for weight management

- ▶ Get healthy, lose weight, and **get reimbursed up to \$100** for participating in a qualified weight loss program like WW or Noom.
- ▶ Members can easily submit for reimbursement at [www.cdphp.com](https://www.cdphp.com).

†Cost share may apply.

# Even More to Keep You Healthy

## CDPHP Senior Fit®

- ▶ Enjoy no-cost access to SilverSneakers locations in your neighborhood and across the country. SilverSneakers also offers online, at-home workout options so you can stay fit even when the gyms are closed.



## Vaccines at no cost

Get the vaccines you need, with many available for \$0. Including, but not limited to:

- ▶ \$0 for Shingrix, the shingles vaccine
- ▶ \$0 vaccines for diphtheria, tetanus, and whooping cough



Talk to your doctor about what vaccines are right for you.

## Living Well with Diabetes

Pay no more than \$35 for a 30-day supply of insulin. Receive a blood glucose monitor (limited to one per year) and blood glucose test strips (limited to a 90-day supply) at no cost from a CDPHP preferred vendor. Take advantage of low copays for other diabetic supplies. Gain access to the CDPHP Care Team at 800-365-4180 to help you get started.



## Hearing

All CDPHP Medicare Advantage members are eligible for our hearing health program through Hearing Care Solutions. With this program, you:

- ▶ Get a comprehensive hearing exam, evaluation, and hearing aid fitting
- ▶ Choose two hearing aids and pay as little as \$599 for each
- ▶ Receive a three-year supply of batteries (up to 192 cells per ear)
- ▶ Enjoy a three-year warranty, including loss, damage, and repair (a deductible applies to all warranties)
- ▶ Get one year of follow-up care at no charge\*, including routine visits and in-office repairs



\* Routine services for the first year are with original provider. Any services during the first year not administered by the original provider are subject to charges at the provider's discretion.

Hearing coverage is a Value Added Benefit (VAB), not a covered Medicare Part A or Medicare Part B benefit. Member is responsible for copay even if the Maximum Out-of-Pocket for In-Network Medicare covered benefits has been met.



Have questions?  
**Contact us**

## We'd love to hear from you!

Please call one of our knowledgeable CDPHP Medicare sales representatives for more information.

Looking for the right Medicare coverage?

Call 1-855-345-5880 (TTY: 711)



Already a CDPHP member?

Call 1-888-248-6522 (TTY: 711)

Get a quote:

[plans.cdphp.com/medicare](https://plans.cdphp.com/medicare)



Enroll online:

[www.cdphp.com/medicare](https://www.cdphp.com/medicare)

Our hours are 8 a.m. - 8 p.m. seven days a week from October 1 - March 31.

From April 1 - September 30, Monday – Friday, our hours are 8 a.m. - 8 p.m.

A voice messaging service is used weekends, after-hours, and federal holidays.

Calls will be returned within one business day.

# Getting started with CDPHP

If you **enroll with CDPHP**, here's what you'll receive from us and why it's important:

## Approval Letter

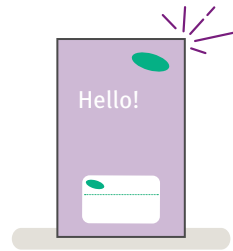
We send this letter to let you know when your enrollment has been approved by Medicare and to make sure you understand the plan you selected.



## Member Welcome Guide with ID Card

Your member welcome guide will provide you with your ID card as well as assistance in setting up your member account. You'll need your card when you visit the doctor, hospital, or pharmacy (if you have prescription coverage).

*If you're enrolling for coverage effective 1/1/2025, your ID card will arrive in the last two weeks of December of 2024. If you're enrolling for coverage after 1/1/2025, your ID card will arrive within 7-10 business days after your enrollment is processed.*



## Member Welcome Kit

Your kit provides detailed information about your plan. It also includes important documents you can review, complete, and return to us. You can access this kit online via your member account if you prefer.



## Online Account Access

You can sign up for an online member account at [cdphp.com](https://www.cdphp.com) as soon as your enrollment is accepted. You can also register for the Benefits Pro Portal at [cdphp.nationsbenefits.com](https://www.cdphp.com/nationsbenefits.com) to get ready to use your prepaid Benefits Mastercard. **But it's important to note** - your plan details won't show in either spot until your 2025 plan year begins.



After you sign up for an online member account, you'll receive emails with helpful tips on topics like how to best use your account or how to earn CDPHP Life Points® Rewards.

# 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.

CDPHP:

- ▶ Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - » Qualified sign language interpreters
  - » Written information in other formats (large print, audio, accessible electronic formats, other formats)
- ▶ Provides free language services to people whose primary language is not English, such as:
  - » Qualified interpreters
  - » Information written in other languages

If you need these services, contact the CDPHP Civil Rights Coordinator.

If you believe that CDPHP has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: CDPHP Civil Rights Coordinator, 6 Wellness Way, Latham, NY 12110, 1-844-391-4803 (TTY/TDD: 711), Fax (518) 641-3401. You can file a grievance by mail, fax, or electronically at <https://www.cdphp.com/customer-support/email-cdphp>. If you need help filing a grievance, the CDPHP Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD 1-800-537-7697).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Find all the 2025 benefits online at [www.cdphp.com/medicare](https://www.cdphp.com/medicare)

### Multi-Language Insert

#### Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-888-248-6522 (TTY: 711). Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-888-248-6522 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务, 帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务, 请致电 1-888-248-6522 (TTY: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問, 為此我們提供免費的翻譯服務。如需翻譯服務, 請致電 1-888-248-6522 (TTY: 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasalang-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasalang-wika, tawagan lamang kami sa 1-888-248-6522 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-888-248-6522 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-888-248-6522 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelpfad. Unsere Dolmetscher erreichen Sie unter 1-888-248-6522 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-888-248-6522 (TTY: 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-888-248-6522 (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-888-248-6522 (TTY: 711). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-888-248-6522 (TTY: 711) पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-888-248-6522 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-888-248-6522 (TTY:711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-888-248-6522 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-888-248-6522 (TTY: 711). Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-888-248-6522 (TTY: 711) にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。



## Connect with us!

Tell us what you think at  
[insights.cdphp.com/join](https://insights.cdphp.com/join) 

Get fitness tips, wellness ideas,  
and more! Follow us on social  
and visit [blog.cdphp.com](https://blog.cdphp.com).



Please be aware that you can enroll in Medicare plans only at certain times during the year:

- As early as three months before you turn 65 (or when your Medicare Part B is effective), you can join our plan.
- Between October 15 and December 7, anyone who has Medicare Parts A and B and resides in our service area can join our plan for January 2025.

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay for up to 75 percent or more of your drug costs, including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. Many people are eligible for these savings and don't even know it. For more information about this Extra Help, contact the Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1-800-325-0778. Or call 1-800-MEDICARE (1-800-633-4227), 24 hours per day, seven days per week. TTY users should call 1-877-486-2048. Or call your state Medicaid office.

For more information about general Medicare options available to you, please see our "Choosing the Right Medicare Coverage" brochure.

Our hours are 8 a.m. - 8 p.m. seven days a week from October 1 - March 31. From April 1 - September 30, Monday – Friday, our hours are 8 a.m. - 8 p.m. A voice messaging service is used weekends, after-hours, and federal holidays. Calls will be returned within one business day.

Visit us at [www.cdphp.com](https://www.cdphp.com) for more information.

CDPHP Universal Benefits,<sup>®</sup> Inc.  
[www.cdphp.com](https://www.cdphp.com)

24-27437 | 0824 WNY



**A plan for life.**