

**Albany College of Pharmacy
& Health Sciences
Grp# 20024793**

Experience choice,
security, and easy
access to care

PPO

The benefits of membership

Join the plan that puts your health above all else—no matter where you are in life.

Keys to Optimal Wellness

With CDPHP, you have an array of resources that help you stay healthy and save right at your fingertips. We provide more than 350 wellness classes, personal health coaching, and a subscription to *SmartMoves™*, our quarterly member newsletter. You can access all these resources and more, any time by visiting our website at www.cdphp.com.

A dedication to improving access to quality care and a reputation for service excellence are at the heart of CDPHP.

- ▶ When you call CDPHP, you speak to a live person, not an automated response system.
- ▶ You benefit from our strong provider relationships, offering better and simpler access to care.
- ▶ All providers are held to high clinical and service standards, helping to ensure you receive quality care.
- ▶ You get a leader in health care reform. CDPHP consistently goes above and beyond the minimum requirements, in an effort to push health care reform forward. From covering preventive health services to offering a behavioral health unit to guide members through their mental health issues, CDPHP makes decisions that aim to enhance the experience of care offered to our members. For more information on health care reform, visit www.cdphp.com/healthcarereform.
- ▶ Save with special CVS discounts and more.
- ▶ Participate in free wellness classes to get fit, eat right, and just have fun.

Rewarding you for
healthy behaviors.

Comprehensive coverage, wherever you go.

Our preferred provider organization (PPO) plan gives members the freedom to see CDPHP Universal Benefits,[®] Inc. (CDPHP UBI) physicians without a referral and see non-participating physicians if they so choose.

Members who see participating providers generally enjoy lower out-of-pocket costs. See a doctor inside the network, and pay lower copayments or coinsurance. Go outside the network, and simply pay a higher out-of-pocket expense after meeting your deductible. The choice is yours.

With our PPO plan:

- ▶ **No charge** for certain preventive care visits, including well-baby care, immunizations, mammograms, routine annual physicals, Pap smears, prostate cancer screenings, and well-woman care.
- ▶ No referrals or primary physician required.
- ▶ Members may choose a provider in or out of the CDPHP UBI network.
- ▶ National network coverage.
- ▶ Single-source referral phone line to direct you to the health or wellness program that best fits your needs.



The PPO plan gives you choices, security, and easy access to care. Protect your health by taking advantage of no-cost preventive services and wellness classes. All from a quality health plan you know you can trust.

Coast-to-Coast Coverage

The PPO includes coverage virtually anywhere in the nation. Plus, CDPHP UBI covers you worldwide for emergency care.

The CVS ExtraCare[®] Card

A free CVS ExtraCare[®] Health Card is supplied to members, giving them a 20 percent discount off the regular price of CVS-brand health-related items at 7,500 CVS stores nationwide. The discount is good on items such as ibuprofen, first aid supplies, contact lens solution, and more.

We're here if you need us.

If questions about your benefits arise, simply call one of our knowledgeable member representatives, any weekday between 8 a.m. and 8 p.m.

You also have access to your benefit information online, any time, via the secure member portal on our website at www.cdphp.com.

Your health. On your time.

Friendly, competent CDPHP member service representatives are available weekdays from 8 a.m. to 8 p.m. to answer your benefit questions. You can also research your options easily online at any hour of the day or night.

Members can log in to the secure self-service portal at **www.cdphp.com** and view details of their account, including claims status.

Visit our website today to learn more about our commitment to quality and service.

And personalized service you can count on.

CDPHP Universal Benefits,® Inc.

500 Patroon Creek Boulevard, Albany, NY 12206-1057

(518) 641-3700 or 1-800-777-2273

www.cdphp.com

Albany College of Pharmacy and Health Sciences

2014 PPO Plan Benefit Summary

	In -Network	Out Of Network
Embedded Deductible (Single/Family)	\$250/\$500	\$500/\$1,000
Coinsurance	20%	40%
Office Visits		
PCP	\$25 Copayment	Deductible Then 40% Coinsurance
Specialist	\$25 Copayment	Deductible Then 40% Coinsurance
Out of Pocket Maximum (Single/Family)	\$2,500/\$5,000	\$5,000/\$10,000
Annual Benefit Maximum		Unlimited
Physician Services		
PCP Office Visits for illness, injury or second opinion	\$25 Copayment, Not Subject to the Deductible	Deductible Then 40% Coinsurance
Specialist Office Visits for illness, injury or second opinion	\$25 Copayment, Not Subject to the Deductible	Deductible Then 40% Coinsurance
Physician Visits during inpatient stay when billed separately from the facility	Deductible Then Covered In Full	Deductible Then 40% Coinsurance
Well Baby and Child Care including immunizations and inoculations	Covered In Full, Not Subject to the Deductible	Deductible Then 40% Coinsurance
Annual Adult Exam	Covered In Full, Not Subject to the Deductible	Deductible Then 40% Coinsurance
Annual Gynecological Exam	Covered In Full, Not Subject to the Deductible	Deductible Then 40% Coinsurance
Routine Vision Exam - One per Benefit Period	\$25 Copayment, Not Subject to the Deductible	Deductible Then 40% Coinsurance
Pediatric Vision Hardware (Prescribed Lenses & Frames) - For children up to age 19; Standard prescription lenses or contact lenses one (1) time per Benefit Period	50% Coinsurance, Not Subject to the Deductible	Deductible Then 40% Coinsurance
Hospitals Services		
Inpatient Hospital (semi-private room, anesthesia, X-Ray, lab tests, etc)	Deductible Then 20% Coinsurance	Deductible Then 40% Coinsurance
Outpatient Surgery	Deductible Then 20% Coinsurance	Deductible Then 40% Coinsurance
Diagnostic Testing*		
Outpatient Hospital Laboratory Services: Copayment waived if provider is a designated laboratory	\$25 Copayment, Not Subject to the Deductible	Deductible Then 40% Coinsurance
Outpatient Hospital Radiology Services: Copayment waived if provider is a preferred center	\$25 Copayment, Not Subject to the Deductible	Deductible Then 40% Coinsurance
Office based Laboratory Services: Copayment waived if provider is a designated laboratory	\$25 Copayment, Not Subject to the Deductible	Deductible Then 40% Coinsurance
Office Based Radiology Services: Copayment waived if provider is a preferred center	\$25 Copayment, Not Subject to the Deductible	Deductible Then 40% Coinsurance
Mammogram	Covered In Full, Not Subject to the Deductible	Deductible Then 40% Coinsurance
Cytology Screening	Covered In Full, Not Subject to the Deductible	Deductible Then 40% Coinsurance
Prostate Cancer Screening	Covered In Full, Not Subject to the Deductible	Deductible Then 40% Coinsurance
Maternity		
Physician Services when billed separately from the facility	Deductible Then Covered In Full	Deductible Then 40% Coinsurance
Inpatient Hospital Services	Deductible Then 20% Coinsurance	Deductible Then 40% Coinsurance
Newborn Nursery	Deductible Then Covered In Full	Deductible Then 40% Coinsurance
Emergency Care		
Worldwide Emergency Room Care	Deductible Then 20% Coinsurance	All Emergency Care Is Considered In Network
Ambulance	Deductible Then 20% Coinsurance	All Emergency Care Is Considered In Network
Urgent Care		

Nonparticipating Urgent Care facility services within the CDPHP UBI service area are not covered

\$25 Copayment, Not Subject to the Deductible

Deductible Then \$25 Copayment

Rehabilitation Services

Up to 60 visits physical therapy, occupational therapy and speech therapy combined per benefit period. In network and Out Of Network Visits are counted toward the visit maximum

\$25 Copayment, Not Subject to the Deductible

Deductible Then 40% Coinsurance

Habilitation Services

Up to 60 visits physical therapy, occupational therapy and speech therapy combined per benefit period. In network and Out Of Network Visits are counted toward the visit maximum

\$25 Copayment, Not Subject to the Deductible

Deductible Then 40% Coinsurance

Chiropractic Benefits

\$25 Copayment, Not Subject to the Deductible

Deductible Then 40% Coinsurance

Home Health Care - 40 Visits Combined In & Out of Network

\$25 Copayment, Not Subject to the Deductible

Deductible Then 25% Coinsurance

Skilled Nursing Facility

Not Covered

Not Covered

Prosthetic Appliances and Durable Medical Equipment

Not Covered

Not Covered

Diabetic Services

Insulin and oral Medication - up to a 30 day supply

\$15 Copayment, Not Subject to the Deductible

40% Coinsurance, Not Subject to the Deductible

Diabetic Supplies (needles and syringes) - up to a 30 day supply

\$15 Copayment, Not Subject to the Deductible

40% Coinsurance, Not Subject to the Deductible

Glucometers

\$15 Copayment, Not Subject to the Deductible

40% Coinsurance, Not Subject to the Deductible

Diabetic DME

\$15 Copayment, Not Subject to the Deductible

40% Coinsurance, Not Subject to the Deductible

Mental Health Services

Outpatient Services - Unlimited visits as required by Federal Mental Health Parity.

\$25 Copayment, Not Subject to the Deductible

Deductible Then 40% Coinsurance

Inpatient Services - Unlimited days as required by Federal Mental Health Parity.

Deductible Then 20% Coinsurance

Deductible Then 40% Coinsurance

Chemical Abuse and Dependency Services

Outpatient Services - Unlimited visits as required by Federal Mental Health Parity.

\$25 Copayment, Not Subject to the Deductible

Deductible Then 40% Coinsurance

Inpatient Services - Unlimited days as required by Federal Mental Health Parity.

Deductible Then 20% Coinsurance

Deductible Then 40% Coinsurance

Inpatient Rehabilitation Services - Unlimited days as required by Federal Mental Health Parity.

Deductible Then 20% Coinsurance

Deductible Then 40% Coinsurance

Prescription Drug

\$10 Tier-1 / \$50 Tier-2 / \$100 Tier-3

Dependent Coverage

Dependents to Age 26

LifePoints Participation

Participating

This Summary of Benefits is intended to provide a general outline of coverage. In the event of any conflict between this document and the member's Certificate and any applicable Rider(s) issued by CDPHP, the Certificate and Rider(s) will be the controlling documents.

Pending New York State Insurance Department approval. CDPHP UBI gives you access to more than 550,000 participating practitioners and providers nationwide, including many of the major hospitals, and a variety of value-added services to help you and your family stay healthy. If you have a question or wish to receive additional information, please contact the CDPHP marketing department at (518) 641-5000 or 1-800-993-7299 or visit our Web site at www.cdphp.com.

*Please visit our Web site at www.cdphp.com or contact CDPHP UBI member services at (518) 641-3140 or 1-877-269-2134 to identify designated laboratories and preferred radiology sites.

All benefits of this plan are subject to coordination of benefits. This summary is designed to highlight 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.

Please Note: All non-emergency services must be provided by a CDPHP Universal Benefits, Inc. (CDPHP UBI) Participating Physician/provider (including hospital admissions) unless otherwise preauthorized by CDPHP UBI.

Vision Coverage

Rider Name VSN3

Description

One routine eye exam is covered per benefit period, subject to a visit copayment. CDPHP will pay up to the following amounts for the optical items listed - Frames and Lenses, \$75. Contact Lenses, \$75. One pair of frames and lenses or contact lenses is allowed once per benefit period.

PPO Tip Sheet

Member Benefit Questions 1-877-269-2134
Prior Authorization Requests 1-800-274-2332

Receiving Care

- ▶ You are free to seek care in-network or out-of-network and you do not need a referral to see a specialist.
- ▶ Your out-of-pocket expenses will be lower when you seek care within the CDPHP network. To find participating physicians across the nation, please use the Find-A-Doc feature at www.cdphp.com.

Prior Authorization

Certain services must be authorized by CDPHP or you may be charged a penalty. Call 1-800-274-2332 to request authorizations.

Your Payment Obligations

- ▶ Your plan may require you to pay for services until you have met your deductible, after which most services are subject to coinsurance or a copayment.
- ▶ If you are paying towards your deductible or owe a coinsurance, please ask your physician's office to file a claim on your behalf and bill you for the balance you owe. If you owe a copayment, be prepared to make payment at the time of service.
- ▶ Your doctor may contact the CDPHP provider services department with questions about your eligibility or payment obligations.
- ▶ To file a claim, send the itemized bill and a receipt to CDPHP, 500 Patroon Creek Blvd., Albany, NY 12206-1057. Please file within 120 days of receiving care.
- ▶ Payment will be sent directly to the provider if he or she is in our network. If the practitioner does not participate with us, reimbursement will be sent directly to the member.

Emergency Care

- ▶ Emergency services are covered at the in-network level for care of a condition that is so severe that the average person would believe that serious bodily harm, loss of function, or disfigurement could result unless care is received right away.
- ▶ If you require emergency medical care as described above, go to the nearest hospital emergency room or call 911 or your local emergency response number.

This tip sheet provides an overview of your coverage but does not detail all of the benefits, limitations, or exclusions. It is not a contract and is subject to change. For more detailed information, please refer to your membership certificate. The PPO plan is a product of CDPHP Universal Benefits,® Inc.

Seeking Prior Authorization

You may need to contact us before you receive certain services

This means that you or your physician must contact the CDPHP Universal Benefits,[®] Inc. (CDPHP UBI) resource coordination department at **1-800-274-2332** at least 72 hours before receiving certain types of care (examples listed below).

This enables us to ensure that the care you are receiving is medically appropriate and delivered at the appropriate location. If you do not secure authorization before receiving the listed types of care, you can be held responsible for an additional payment of 50 percent of the allowed amount, up to \$500 per service, in addition to your usual deductible, copayment, or coinsurance.

It is your responsibility to call 1-800-274-2332 before receiving ...

In-Network Only

- ▶ Inpatient physical rehabilitation
- ▶ Skilled nursing facility care
- ▶ Home health care
- ▶ Treatment of accidental dental injuries, beyond care delivered in hospital ER
- ▶ Cardiac rehabilitation beyond 36 sessions
- ▶ Speech therapy beyond first visit
- ▶ Durable medical equipment/prosthetics/ orthotics that are rented or cost more than \$500
- ▶ Repairs or replacements of covered DME and prosthetic devices, etc.

This flyer is intended to provide a brief informational overview of the CDPHP UBI Managed Benefit Program. For specific details about the coverage available to you and a full list of services that require prior authorization, please consult your member contract and schedule of benefits.

Top 10 Reasons to Have a Primary Care Physician (PCP)

Not every CDPHP® benefit plan requires you to name a primary care physician (PCP), but we recommend it ... for your health. Here's why:

1. It will **take the guesswork out** of knowing who to call on that unhappy day when you wake up with a fever, rash, ache, or pain.
2. As an established patient you'll **get an appointment quickly**, without having to answer a million questions over the phone.
3. When you arrive for your appointment, you **won't be faced with a long intake process**.
4. You will be seen by a friendly, familiar professional **who already knows you** and has your medical history.
5. Your PCP will remind you to schedule some simple medical tests to **catch common illnesses**—before they harm your health!
6. He or she will **help manage your medications** and routine immunizations.
7. If serious health problems ever do crop up, **your PCP is there for you**.
8. He or she will tell you what you need to do to **regain your best possible state of health**.
9. If specialists are needed, your PCP will refer you—once again, **reducing guesswork** and paving the way for a quick, convenient appointment.
10. Finally, you can rely on your PCP's office as your "medical home," ensuring that your care is coordinated and your medical history is maintained in a central location. This means you get safe, **convenient, effective care**.

TIP

How Do I Choose a PCP?

Visit findadoc.cdphp.com to view your choices. Select a nearby practitioner of family practice or internal medicine (or for your children, a pediatrician). To get acquainted, call the doctor's office and ask to schedule a physical. Then, continue to see your PCP once per year for regular checkups—and whenever you need care.

CDPHP[®] Saves You Money

Save **20 percent** at over 7,500 CVS stores nationwide.

CDPHP partners with CVS Caremark on an exciting program to save members money on commonly used health products.

Here's How It Works

As a CDPHP member, you will receive a CVS Caremark ExtraCare[®] Health card in the mail. When you present the card at a CVS retail store, you will get a 20 percent discount off the already low prices on CVS brand health-related products.

How Do I Save?

Applicable discounts will be automatic at the cash register when you use the card.

Items That Qualify

Here is a partial list of the more than 1,300 items that are discounted for CDPHP members carrying the CVS ExtraCare Health card:

- ▶ Ibuprofen, aspirin, acetaminophen
- ▶ Acid reducers, upset stomach relief
- ▶ Antihistamines, decongestants, cough syrup
- ▶ Ear drops, eye drops, contact lens supplies, reading glasses
- ▶ Bandages, cortisone cream

... and more! Go to www.cdphp.com to see a more comprehensive list of items that qualify. This list is subject to change at the discretion of CVS/Caremark.

Are Others in My Family Eligible?

Yes! You will receive two key tags so others in your immediate family can easily carry the card and cash in on discounts when they shop at CVS.

What If I Already Have a CVS Card?

If you already have a CVS ExtraCare[®] card, you will want to use this new version instead, for greater savings than ever before. You can transfer your ExtraCare Rewards with a simple phone call to CVS at 1-888-543-5938, so you'll continue to receive Extra Bucks, coupons for special offers, and other ExtraCare Rewards.

It's just one more way that CDPHP is working to help our valued members stretch their health care dollars.



Drug Coverage

Our prescription plans are easy to use and include around-the-clock answers to your drug coverage questions.

CDPHP® is proud to be affiliated with Caremark®, a leading national prescription benefit manager.

Premier Rx Network

Fill prescriptions at any Caremark pharmacy, nationwide. Virtually all chain store pharmacies and most independents participate. Find a pharmacy near you by going to Find-A-Doc at www.cdphp.com.

Log onto a secure Caremark website at www.caremark.com or contact Caremark by telephone 24 hours a day, seven days a week to find out:

- ▶ If a particular drug is covered.
- ▶ How much you can expect to pay.
- ▶ If there is a generic alternative.

Rx Corner at www.cdphp.com also contains answers to many frequently asked questions.

Understanding the formulary

CDPHP has a formulary, or list of covered drugs, which is compiled by a committee of physicians and pharmacists and includes drugs that are proven to offer clinical and cost advantages—as compared to other, similar products. Check your CDPHP member ID card to find out which formulary is available with your health plan.

The formulary tier assigned to a drug determines how much you will pay for it. If you have three-tier coverage, tier 1 drugs generally cost the lowest copayment; tier 2 drugs require the middle copayment; and tier 3 drugs are covered at the highest amount. Excluded drugs are covered only by medical exception. (Your doctor could apply for a medical exception if he or she believes that you need an excluded drug due to medical issues.)

Mail Service*

If you take maintenance drugs, consider signing up for the Prescription Mail Service, which allows you to obtain up to a 90-day supply of drugs mailed to your home. Maintenance drugs are defined as medications taken regularly to treat or prevent a chronic health condition such as, but not limited to, high blood pressure, diabetes, and asthma. Locate forms and information in Rx Corner at www.cdphp.com.

Save even more: 100 pills for as little as \$1

CDPHP Rx for Less is a free program that offers members with prescription coverage deep discounts on specified generic drugs when purchased at CVS, Walmart, or Price Chopper. Visit www.cdphp.com for a full list of drugs in the Rx for Less program.**

* Specialty pharmacy agents, including injectables and certain drugs used to treat hepatitis C, HIV, multiple sclerosis, and other serious conditions, are not eligible for this program. Get more information about specialty drugs at www.cdphp.com/members/specialty_pharmacy.aspx.

** Rx for Less does not apply to Mail Order Service.

How We Coordinate Care

CDPHP uses industry-standard utilization management procedures to assure that our members' care is coordinated and appropriate.

As a leading health value company, CDPHP does more than pay medical bills. We strive to be sure that our members are receiving the right care at the right time, in a coordinated, cost-effective manner.

- ▶ **Case management**—Helps members coping with complex medical problems, such as chronic health issues, a new diagnosis, or an acute, short-term problem. A CDPHP nurse case manager or social worker is just a telephone call away. These staff can work with you and your doctor, answer questions about your medical problems, and advise you about your medications, diet, or other needs.
- ▶ **Prior authorization**—Hospital stays and certain other services (including out-of-network care if your plan does not ordinarily cover it) must be preauthorized. You or your doctor may request authorization by calling the CDPHP resource coordination department at 1-800-274-2332. Each request is reviewed for medical necessity and compliance with our guidelines.
- ▶ **Concurrent and retrospective review**—If you are in an inpatient setting, CDPHP monitors the care you receive and assists with discharge planning. We may review care after it has been delivered, checking claims and medical records and seeking information from your physician to be sure that services were appropriate.

Protecting Your Privacy

Your protected health information (PHI) is kept strictly confidential. CDPHP will not share it except as needed to administer your coverage or comply with laws. We will not release your PHI to your family or employer without your written authorization. Our business partners and vendors also protect your privacy.

Within CDPHP, access to information is restricted to those employees who need it to provide services. Physical, electronic, and procedural safeguards protect your records. All employees, committee members, and outside auditors are required to sign confidentiality statements.

When We May Use or Disclose PHI

- ▶ We may disclose information to doctors and providers involved in your care.
- ▶ We will use PHI to determine whether your care is necessary and appropriate, pay claims, and respond to complaints and appeals.
- ▶ We may use member information for targeted health-related mailings (such as diabetes care reminders).
- ▶ CDPHP may disclose your PHI in response to a court order, subpoena, or other governmental request.

You may obtain a copy of your PHI by writing to CDPHP.

Our *Notice of Privacy Practices* appears at www.cdphp.com and is published yearly in our member newsletters.

Rx for Less: 100 Pills for as Little as \$1

With Rx for Less, CDPHP® members with prescription drug benefits can get deep discounts on specified generic drugs when purchased at any CVS, Walmart, or Price Chopper.



Effective January 1, 2014

Drugs and prices below are subject to change at any time.

Drug Label Name	Maximum Quantity	Rx For Less Price for Max. Rx Quantity
ANTI-INFLAMMATORY		
IBUPROFEN 400 MG, 600 MG, 800 MG TAB	100	\$1.00
NAPROXEN 375 MG, 550 MG TAB	100	\$1.00
ASTHMA		
ALBUTEROL NEB 0.083%	150	\$5.00
IPRATROPIUM NEB 0.2 MG/ML	150	\$3.00
BLOOD THINNER		
WARFARIN/JANTOVEN 1 MG - 10 MG TAB	100	\$1.00
CARDIAC/ BLOOD PRESSURE		
ACE INHIBITORS		
BENZAEPRIH HCL 5 MG, 10 MG, 20 MG, 40 MG TAB	100	\$1.00
CAPTAPRIH 12.5 MG TAB	100	\$1.00
ENALAPRIH MALEATE 2.5 MG, 5 MG, 10 MG, 20 MG TAB	100	\$1.00
ENALAPRIH-HCTZ 5-12.5 MG, 10-25 MG TAB	100	\$1.00
FOSINAPRIH SODIUM 10 MG, 20MG, 40 MG TAB	100	\$1.00
LISINAPRIH 2.5 MG, 5 MG, 10 MG, 20 MG, 30 MG, 40 MG TAB	100	\$1.00
LISINAPRIH-HCTZ 10-12.5 MG, 20-12.5 MG, 20-25 MG TAB	100	\$1.00
QUINAPRIH 5 MG, 10 MG, 20 MG, 40 MG TAB	100	\$5.00
QUINAPRIH-HCTZ 10-12.5 MG, 20-12.5 MG TAB	100	\$5.00
RAMIPRIH 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	\$25.00
LOSARTAN POTASSIUM 25 MG, 50 MG, 100 MG TAB	100	\$10.00
LOSARTAN-HCTZ 50-12.5 MG, 100-12.5 MG, 100-25 MG TAB	100	\$10.00
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 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 5 MG TAB	100	\$14.99
AMLODIPINE 10 MG TAB	100	\$19.99
DILTIAZEM 30 MG, 60 MG, 90 MG, 120 MG TAB	100	\$1.00
VERAPAMIL 80 MG, 120 MG TAB	100	\$1.00

* Price shown is for 90-day supply.

** 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.

Drug Label Name	Maximum Quantity	Rx For Less Price for Max. Rx Quantity
DIURETICS		
AMILORIDE HCL-HCTZ 5-50 MG TAB	100	\$10.00
BUMETANIDE 0.5 MG, 1 MG, 2MG TAB	100	\$1.00
CHLORTHALIDONE 25 MG, 50 MG TAB	100	\$10.00
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
INDAPAMIDE 1.25 MG, 2.5 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		
DIGOXIN 0.125 MG, 0.25 MG TAB	100	\$1.00
CHOLESTEROL		
STATINS		
ATORVASTATIN 10 MG, 20 MG TAB*	90	\$14.99
ATORVASTATIN 40 MG TAB*	90	\$19.99
ATORVASTATIN 80 MG TAB*	90	\$29.99
LOVASTATIN 10 MG, 20 MG TAB*	90	\$1.00
LOVASTATIN 40 MG TAB*	90	\$5.00
PRAVASTATIN SODIUM 10 MG TAB *	90	\$10.00
PRAVASTATIN SODIUM 20 MG TAB *	90	\$15.00
PRAVASTATIN SODIUM 40 MG TAB *	90	\$20.00
SIMVASTATIN 10 MG TAB*	90	\$5.00
SIMVASTATIN 20 MG, 40 MG, 80 MG TAB*	90	\$10.00
DEPRESSION / ANXIETY		
BUSPIRONE 5 MG, 10 MG TAB	100	\$1.00
CITALOPRAM 20 MG, 40 MG TAB	100	\$1.00
FLUOXETINE 10 MG, 20MG TAB/CAP	100	\$1.00
PAROXETINE 10 MG, 20MG TAB	100	\$1.00
SERTRALINE 25 MG, 50 MG, 100 MG TAB	100	\$1.00
VENLAFAXINE 37.5 MG, 75 MG, 150 MG CAP SR 24HR	100	\$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
GLYBURIDE 1.25 MG, 2.5 MG, 5 MG TAB	100	\$1.00
GLYBURIDE MICRO 3 MG, 6 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
OSTEOPOROSIS		
ALENDRONATE SODIUM 35 MG, 70 MG TAB **	12	\$3.00



Earn Up to \$365 Worth of Life Points®

Taking control of your well-being rewards you with more than just a healthy mind, body, and spirit.

Need a new pair of sneakers for the gym? Looking for a healthy recipe cookbook? Thanks to CDPHP® Life Points,® you will be able to earn credits that can be redeemed for such items.

Your employer group has agreed to include this exciting new added-value program as part of your membership. Life Points will enable you to earn rewards for completing a variety of healthy activities.*

Keeping Track

Once you enroll in CDPHP you will automatically become a Life Points member. Keep track of your healthy activities and rewards as you take the steps to a healthier you.

Earning Points

Here are just a few of the ways you will be able to accumulate points:

- ▶ Join a gym
- ▶ Attend your annual preventive physical exam
- ▶ Get your flu shot
- ▶ Participate in free CDPHP wellness classes to help you get fit, eat healthy, manage stress, and more

You Win!

The benefits of being proactive in your health are threefold:

- ▶ Helps you prevent unexpected health issues and manage chronic conditions.
- ▶ Reduces health care costs by helping to keep you out of the doctor's office.
- ▶ Rewards help you save money and keep you motivated to make healthy lifestyle choices.

A VARIETY OF REWARDS TO CHOOSE FROM!

Choose gift cards or merchandise from hundreds of retailers, including:

- ▶ CVS/Pharmacy
- ▶ L.L. Bean
- ▶ And more!

The logo for LifePoints, featuring the word "LifePoints" in a stylized, handwritten-style font. The letter "o" in "Points" is replaced by a circular icon containing a stylized citrus slice or a similar geometric pattern.

* All adults age 19 and older in selected plans are eligible. Points worth up to \$365 are allowed per calendar year, per contract. Points must be redeemed by December 31 each year; they cannot be rolled over.

Save Money at Preferred Locations

Lab, Radiology, and Ambulatory Surgical Centers

Lab and Radiology – Copay-Free!

At preferred locations, these services are covered in full with most CDPHP® plans.

Ambulatory Surgical Centers – Reduced Cost!

Most CDPHP plans include lower out-of-pocket costs when you receive services at a preferred ambulatory surgical center.

Find a Site Near You

Use the Find-A-Doc tool at findadoc.cdphp.com or on the My CDPHP Mobile app. To download the app, go to www.cdphp.com/mobile.

1. For lab locations, select “Laboratory Search,” and for radiology locations, choose “X-Ray & Radiology Search.” Ambulatory surgical centers can be found by selecting “Other Services Search.”
2. Enter required information.
3. Use the drop down to select Preferred Laboratory, Preferred X-Ray and Radiology, or Preferred Ambulatory Surgical Center.

CDPHP® Members | Employers | Providers | Brokers |

Provider Search

Hospital Search

Laboratory Search

Pharmacy Search

Urgent Care Search

X-Ray & Radiology Search

Other Services Search

* Select a Specialty
Preferred Laboratory

Search

May not apply to all plans. Refer to your member materials or call member services at the number on your ID card to determine which services are applicable to the deductible, copayment, and/or coinsurance.

Complementary and Alternative Medicine

Our Complementary & Alternative Medicine (CAM) discount program* gives you access to thousands of whole-health services.

Discounts of up to 30% on:

- ▶ Massage therapy
- ▶ Nutritional counselors
- ▶ Yoga and tai chi instruction
- ▶ Herbal consultants
- ▶ Acupuncture
- ▶ Spas
- ▶ Fitness memberships
- ▶ Chiropractors
- ▶ Behavioral health practitioners
- ▶ Natural supplements
- ▶ Holistic nurse practitioners
- ▶ Personal trainers/exercise specialists
- ▶ Health magazine subscriptions

Healing Centers: Discover ways to manage conditions and illnesses with step-by-step healing paths.

Healing Kitchen: Learn how good food can heal as well as taste great with easy recipes and tips.

Expert Opinions: Doctors and practitioners provide authoritative advice on all types of health conditions.

Reference Library: A comprehensive reference library containing current information on therapies, supplements, food, and drugs.

News & Perspectives: Read about the latest research in integrative medicine.

Vitamins: A discounted online shopping resource for vitamins, supplements, and self-care items.

Accessing CAM is Easy.

Just go to www.cdphp.com/cam to discover recipes, tips, discounts, and more. There are no forms to fill out and no referrals needed. Simply show your CDPHP ID card to a participating practitioner or fitness center and receive instant discounts.

About Healthy Wholehealth Networks, Inc.

The CAM program is provided to CDPHP members through a partnership with Healthy WholeHealth Networks, Inc. (HWHN), the nation's largest complementary health and wellness company, with health plan providers and more than 25,000 practitioners nationwide. Call 1-800-274-7526 to find participating practitioners and fitness centers in your area.

** CDPHP members with ASO, HMO, PPO, HDPPPO, EPO, HDEPO, Medicare, and Healthy New York plans are eligible for the Complementary & Alternative Medicine (CAM) program discounts.*

Capital District Physicians' Health Plan, Inc.
Capital District Physicians' Healthcare Network, Inc.
CDPHP Universal Benefits,[®] Inc.
500 Patroon Creek Boulevard, Albany, NY 12206-1057
www.cdphp.com

Get In Shape. Get InMotion.

CDPHP® InMotionSM is a powerful new tool that allows you to track your fitness activities and gets you closer to achieving your health and fitness goals. Go for a run, hit the gym, or get walking, and this site enables you to log it, track it, and analyze your results!

More than a website

In addition to these innovative web features, InMotion has a mobile app that is available for use with smartphones. The app uses the built-in GPS technology of your smartphone to effortlessly mark out your path along an interactive map, recording essential metrics, including duration, distance, pace, speed, and elevation.

Already using a tracking device?

Seamlessly import and track your workouts by connecting your tracking device to your InMotion account.

All this and nutrition tracking, too

When you're not working out, you can use CDPHP InMotion to establish a daily calorie and nutrient budget. Then, log the foods you have eaten to your dashboard, and monitor your progress toward your daily goal.

CDPHP InMotion also allows you to:

- 🌀 Search, browse, or create training routes from the largest database of fitness maps.
- 🌀 Search for friends, engage with other users, and join groups.
- 🌀 Access real-time tracking that measures and displays time, distance, pace, speed, and elevation.
- 🌀 Get voice feedback detailing distance, pace, or speed information. Get your run data in real-time through your headphones.
- 🌀 Post your runs and workouts to social networking sites directly from the mobile app (optional).

Visit your favorite app store or inmotion.cdphp.com to get InMotion today!



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Essential Pediatric Dental Coverage

CDPHP® is teaming up with Delta Dental of New York, Inc. (Delta Dental) to provide members with the essential pediatric dental coverage required by the Affordable Care Act.

The Affordable Care Act (ACA) requires that all small group health plans provide coverage for a range of core services known as Essential Health Benefits (EHBs), one of which is pediatric dental care.

Enrollment and Billing

On the CDPHP member application, you must provide the required attestation of coverage for yourself and any covered dependents. If you and/or your dependents do not provide this, CDPHP will enroll you and any applicable dependents in the Delta Dental PPOSM Plan 70 for Children, and your employer will be billed for all enrolled individuals who are 18 years of age or younger. Talk to your employer to find out if and how this cost is shared with employees.

About the Delta Dental Pediatric Dental Plan

Delta Dental PPO Plan 70 for Children is a Delta Dental PPO plan that provides benefits through a wide network of dentists across the nation.* Delta Dental PPO pays a percentage of the contract allowance for covered services; enrollees are responsible for the remaining percentage — commonly called “coinsurance.” The contract allowance is based on the contracted PPO fee in your area.

Delta Dental Pediatric Plan 70 – Plan Highlights	
Deductible per person	\$40
Diagnostic Services (X-rays, exams, specialist consultation)	100%
Preventive Services (cleanings, sealants)	100%
Basic Services (basic restorative, emergency palliative treatment; periodontal cleaning)	50%
Major Services (crowns and casts, prosthodontics, endodontics, periodontics, oral surgery, TMJ)	50%
Orthodontics	50% medically necessary
Enrollee Out-of-Pocket Maximum** After this amount is reached, the plan pays 100% of the remaining covered services for that year.	\$700 one child / \$1,400 two or more children

* Delta Dental Premier® and Delta Dental PPOSM are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX, and UT and by not-for-profit dental service companies in these states: CA – Delta Dental of California; PA, MD – Delta Dental of Pennsylvania; NY – Delta Dental of New York, Inc.; DE – Delta Dental of Delaware, Inc.; WV – Delta Dental of West Virginia. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

** Applies only to pediatric services provided by PPO dentists. Diagnostic and preventive services do not contribute to the annual maximum.

This benefit information is only a summary and not intended or designed to replace or serve as the Group Contract. Please consult the Evidence of Coverage for a complete description of plan benefits, limitations and exclusions. In the event of any inconsistency between this document and the Evidence of Coverage, the terms of the Evidence of Coverage will prevail.

If, at any time, you and/or covered dependents obtain the essential pediatric coverage from another carrier, and need to disenroll from the Delta Dental PPO Plan 70 for Children offered through CDPHP, you may complete and submit the Pediatric Dental Coverage Attestation Form which can be found online at www.cdphp.com/dental-waiver.

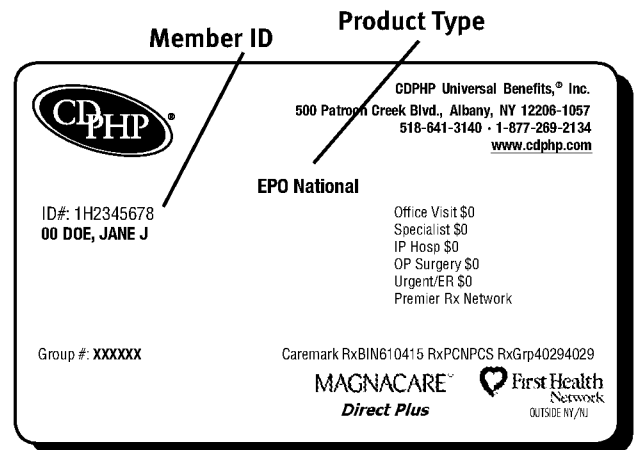
More than 725,000 Providers Nationwide

A comprehensive network throughout New York and across the U.S. keeps you covered wherever you go. Finding a provider is easy— simply go online or download My CDPHP Mobile!

Searching is Simple with Find-A-Doc

Go to www.cdphp.com and click on Find-A-Doc. Then follow these three easy steps:

- Step 1.** Select your plan type or enter your member ID as shown on your ID card.
- Step 2.** Enter a ZIP code, or city and state information, and mile radius.
- Step 3.** Select a specialty from the drop-down box. You can also enter a provider or group name.



Your search results will appear sorted by the closest distance to your specified location. You may also choose to sort your results alphabetically by last name.

No Web, No Problem

If you are unable to visit our website, don't hesitate to call CDPHP at 1-877-269-2134. Our friendly member service representatives can provide you with details on our network.

You can also order a full printed directory by returning the business reply card on the back of this booklet.

Emergency Care

All members are covered for worldwide emergency care at the in-network level. If you experience a sudden emergency so severe that immediate medical attention is needed to avoid serious damage to your health, dial 911 or go to the nearest hospital emergency room. It is also recommended that you notify your physician as soon as possible.

Prescription Drugs

Your pharmacy network is the Premier Rx network. You can find a participating pharmacy by using the Find-A-Doc feature on www.cdphp.com.

If you take prescription drugs on a regular basis, plan ahead and be sure you have an adequate supply when you travel. You may wish to sign up for the Caremark® mail order program. Visit www.cdphp.com for more information.

My CDPHP Mobile: Finding Providers On The Go

The new My CDPHP Mobile app enables CDPHP members to locate the nearest doctor, hospital, or health care facility – all from your smartphone. Visit www.cdphp.com/mobile and download it today!



Use a QR code reader app to scan this code and learn more!

Student Coverage

As part of your plan, all dependents up to age 26 are covered with the same network, emergency care, and prescription drug benefits that you have.