



Keeping your business and your employees healthy

CDPHP® provides high quality benefits, programs, and services designed to help members live their healthiest lives.



Family Health

- \$0 primary care physician visits and Tier 1 medications for members under age 19*
- Up to \$1,500 doula reimbursement
- Fertility, pregnancy, and parenting tools



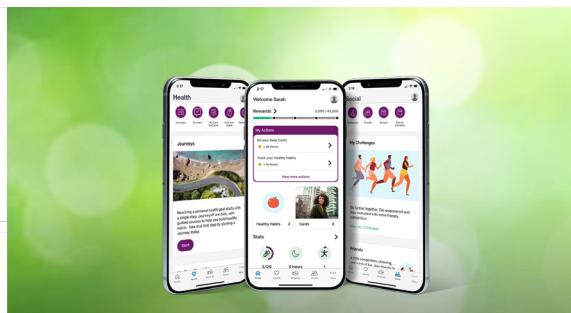
Fitness and Weight Management Reimbursement

Get up to \$600 back per year for going to the gym, youth sports fees, parent and baby classes, fitness classes, or wearable fitness devices; and up to \$100 back for participating in a weight loss program.



Mental Health Support

In-person counseling, virtual support, a crisis hotline, and more.



CDPHP Health Hub

Access digital wellness resources 24/7 from your smartphone or computer. Complete healthy activities and earn points that turn into CDPHP Life Points® Rewards and can be redeemed for gift cards.**



Virtual Doctor Visits

Live video doctor visits 24/7 for physical and mental health.

* Subject to \$0 cost sharing. For primary care physician visits, deductible will apply on HSA qualified high deductible plans for non-preventive care visits. For Tier 1 medications, deductible will apply on HSA qualified high deductible plans.

** Adults age 18 and older in select plans are eligible. CDPHP Life Points Rewards accumulate per calendar year, per contract. Rewards must be redeemed by December 31 each year or prior to contract termination. Please check your member contract or call the number on your ID card to see if you're eligible.

Benefits vary by plan.

CDPHP pharmacy 2026

Empowering members with more choices, better pricing, and easier access.



ENHANCED PHARMACY SAVINGS APP

With CDPHP ConnectRx, On the Go, you can switch pharmacies, search for lower cost medications, and more. **Text RX to 237471, or scan the QR code to get started.**



PREFERRED PHARMACIES

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



CDPHP PHARMACY CONCIERGE

This program helps control pharmacy costs by identifying savings opportunities and working with prescribers to switch members to equally effective, lower-cost alternatives.

New
embedded
feature for
large groups!



DISCOUNT MEDICATIONS

Generic medications for as little as a dollar a fill from participating preferred Rx locations through **Rx for Less**.



CDPHP CONNECTRX PHARMACY

ConnectRx provides 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 Wegmans Mail Order.



\$0 TIER 1 DRUGS FOR CHILDREN

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

For more CDPHP pharmacy information, visit cdphp.com/RxCorner.

*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 2026. Refer to plan documents for complete details.

ALL FULLY INSURED PLANS

EpiPen mandate	The cost-share for epinephrine auto-injector devices (EpiPens) will be capped at \$100 per plan year. Formulary management and prior authorizations may apply. Deductible applies for HSA-qualified high deductible health plans.
Outpatient donor human milk mandate	Coverage of pasteurized donor human milk has been extended to outpatient locations. Subject to the DME cost-share. Prior authorization may apply.
Outpatient behavioral health access mandate	Members unable to access outpatient mental health care and substance use services within specified time frames may be able to access a nonparticipating provider with prior authorization.
Health funding accounts	Lifetime Benefits Solutions will be the exclusive provider of funding accounts in 2026. Pairing a CDPHP health plan with a funding account provides tax advantages and cost savings for employers and employees.
Hearing aid vendor	Hearing Care Solutions is changing its name to TruHearing. All related benefits remain the same.
Musculoskeletal and cardiology services	Non-emergent musculoskeletal (including Interventional Pain Management) and cardiac services (including cardiac devices and interventional cardiology) will now require prior authorization. Cost share may vary based on place of service, type of procedure, and plan benefits.
Minimum allowable deductible	The IRS has determined that the minimum allowable deductible for HSA-qualified high deductible plans will be \$1,700 (individual) and \$3,400 (family) for 2026.
Out-of-pocket maximum	The IRS has determined that the out-of-pocket maximum for HSA-qualified high deductible plans can be no more than \$8,500 (individual) and \$17,000 (family) for 2026. The Department of Health and Human Services has determined that the out-of-pocket maximum for plans that are not high deductible can be no more than \$10,150 (individual) and \$20,300 (family) for 2026.
Mandated regulatory changes	Plan design changes have been made pursuant to state and federal requirements.
Plan design changes	<ul style="list-style-type: none"> ▶ The out-of-network allowed amount calculation for PPO and HDPPPO plans has been revised based on geographic location and facility type. ▶ Medicare and other governmental programs exclusion updated to note that the benefit reduction based on what Medicare pays applies even if the member fails to enroll in Medicare or doesn't pay their Medicare premium. Large group exceptions to this exclusion: eligibility for Medicare by reason of age, disability, and end-stage renal disease. ▶ All plans will have a single standard level of appeal for utilization review.

LARGE GROUP PLANS

Scalp cooling devices	Coverage of scalp cooling devices used in connection with chemotherapy has been added per a New York state mandate. Devices will be subject to the chemotherapy cost-share.
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INDIVIDUAL AND SMALL GROUP PLANS

Plan design changes	Some plan design changes have been made to ensure all products fit into a compliant actuarial value. Members will receive notification of any changes to their current plan.
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Make workplace health a priority

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

By working with CDPHP to support your employee wellness 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!

Learn more by visiting cdphp.com/workplace-health.



A plan for life.

#1 in Member Satisfaction Among Commercial Health Plans in New York, eight out of nine years

For J.D. Power 2025 award information, visit jdpower.com/awards

Capital District Physicians' Health Plan, Inc.
Capital District Physicians' Healthcare Network, Inc.
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