

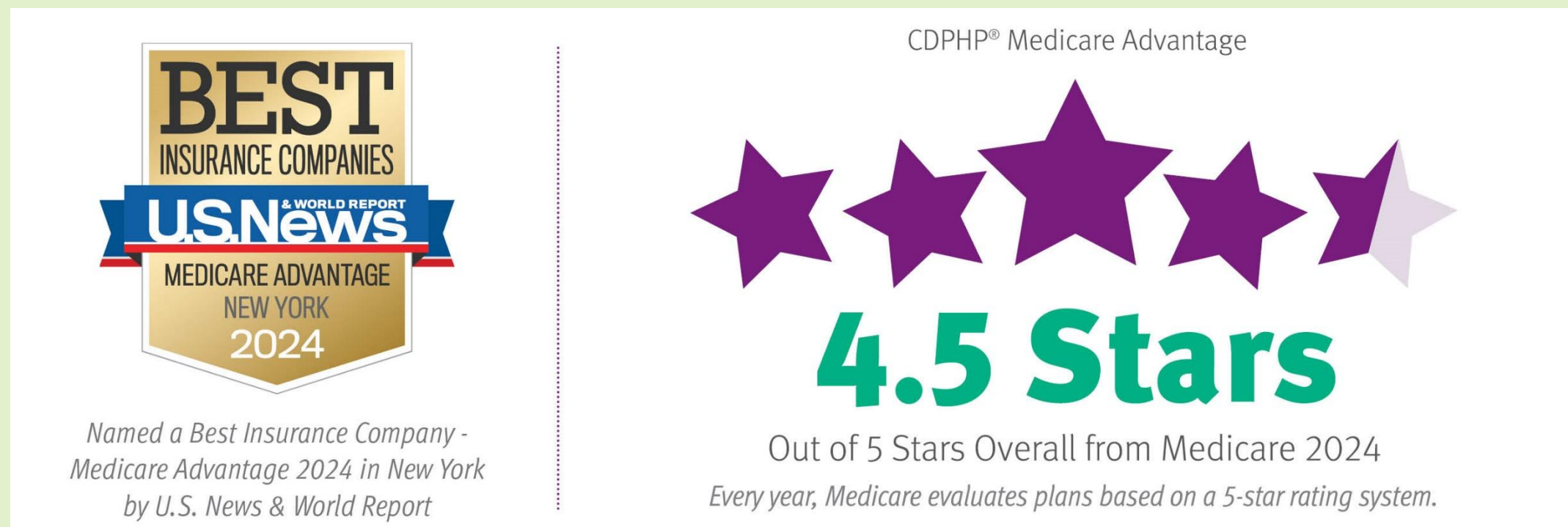


Enlarged City School District of Troy - Medicare

Welcome to the CDPHP Group Medicare PPO Presentation

CDPHP Universal Benefits[®], Inc. is a PPO with a Medicare contract.
Enrollment in CDPHP Medicare Advantage depends on contract renewal.
Group 20031700

- Physician-founded and guided not-for-profit
- Community-based
- Live, local customer service, including convenient Capital Region Customer Connect locations to meet CDPHP representatives face-to-face
- CDPHP Medicare Advantage plans rated 4.5 out of 5 stars by CMS



BEST
INSURANCE COMPANIES
& WORLD REPORT
U.S. News
MEDICARE ADVANTAGE
NEW YORK
2024

*Named a Best Insurance Company -
Medicare Advantage 2024 in New York
by U.S. News & World Report*

CDPHP® Medicare Advantage

4.5 Stars

Out of 5 Stars Overall from Medicare 2024
Every year, Medicare evaluates plans based on a 5-star rating system.



- **No-cost Fitness and Wellness Options**
 - **Online fitness and wellness classes** let you get and stay healthy from the comfort of home
 - **SilverSneakers** offers a national network of gyms and fitness centers where you can work out and attend fitness and wellness classes.
 - **CDPHP® Fitness Connect at the Ciccotti Center**
 - Group exercise classes, fitness center, 25-lap pool, and more
 - Customer ConnectSM
 - **Weight Management Reimbursement**
 - Up to \$100 for participating in at least eight weeks of a qualifying weight management program or four sessions with a registered dietitian – visit www.cdphp.com/weight-management to learn more

CDPHP Health Hub and Life Points Rewards



Easy access to personalized programs designed to help achieve unique health and wellness goals with the CDPHP Health Hub, powered by Virgin Pulse.

Customized tips to help you eat healthy, stay active, reduce stress, and more!

- ✓ Select your goals and **track your progress**
- ✓ Use the digital coaching tool to **make simple, healthy changes** to your routines
- ✓ Earn **up to \$125 in Life Points Rewards**, redeemable for gift cards, for participating in healthy activities

Access the CDPHP Health Hub at join.VirginPulse.com or download Virgin Pulse in your app store.*



Support to Quit Tobacco

CDPHP Smoke-Free™ is a no-cost, phone-based program to help quit tobacco. Or members can choose Pivot, an easy-to-use, no-cost smartphone app for help quitting. Both offer access to support from a dedicated quit coach as well as nicotine replacement to help on the journey to go tobacco-free.

Health Support Programs

Registered nurses, dietitians, and social workers provide support and education for members dealing with chronic conditions and health emergencies

- Talk to a registered nurse who can answer questions, offer advice and work with your doctor as needed
- Connect with a medical social worker

CDPHP Best Life

Quarterly newsletter that provides information and benefit updates, plus recipes and articles of interest to help you stay healthy and keep you informed on the latest developments in health care

Medicare Advantage Enrollment Requirements



Medicare Parts A and B

- You must continue to pay your part B premium

Reside in the CDPHP Group

Medicare 29-county service area for at least six months* of the year

One point of contact for you and your provider



**Does not need to be consecutive.*



Benefit Summary

Effective [January 1, 2024]

This information is not a complete description of benefits. Call 1-888-248-6522 for more information.

Group Medicare PPO



- You can receive covered services without referrals from any provider in the country that accepts Medicare
 - You may reduce your costs by using in-network providers
- No PCP or referrals needed
- No deductibles
- No lifetime maximums

Out-of-network/non-contracted providers are under no obligation to treat members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information including the cost-sharing that applies to out-of-network services.

Medical Services



	In Network	Out of Network
Primary Care Physician Visit	\$10	\$10
Telemedicine through preferred providers like Doctor On Demand or aptihealth	No copay	No copay
Specialist Office Visit	\$10	\$10
Laboratory Services	No copay	No copay
X-rays, Ultrasounds	No copay	No copay
Advanced Imaging Studies	\$10	\$10
Physical, Speech, Occupational Therapies	\$10	\$10

Medical Services Continued



	In Network	Out of Network
Inpatient Hospital	No copay	No copay
Outpatient Surgery	No copay	No copay
Worldwide Emergency Care	\$35	\$35
Ambulance	No copay	No copay
Urgent Care	\$10	\$10
Skilled Nursing Facility	No copay	No copay
Durable Medical Equipment	Covered in Full	
Physician administered injectable drugs including chemotherapy (office visit may apply)	No copay	No copay
Medical Annual Out of Pocket Maximum	\$4,000 Combined In and Out of Network	

2024 Healthy Extras



Companionship and Help at Home

- 30 hours of in-home support for help with meal prep, light housework, transportation, or technology lessons. Even play a board game or just enjoy each other's company.



Hearing Health Program

- Two hearing aids for a low, fixed copay each from Hearing Care Solutions. One covered hearing aid per ear, per benefit year unless hearing needs change.
 - **Premier level device \$199 copay**
 - **Premium level device \$499 copay**



Vision Services

- \$100 eyewear allowance, once every year



Dental Services Rider

- \$250 preventive dental allowance, once every year



Meals after hospital discharge

- 14 home-delivered meals at no cost following an inpatient stay at a hospital, skilled nursing facility, or rehab facility



Chiropractic benefits

- Coverage includes all necessary services



- In-house **Patient Care Team** and **Customer Connect** sites at Ellis Hospital, St. Peter's Hospital, Albany Medical Center, and Saratoga Hospital.
- CDPHP clinical team and health care advocates work with hospital staff to coordinate members' care and provide personalized support.
- CDPHP medical directors are on-site to review members' care plans.
- Being admitted to a hospital often leaves people scared, confused, and full of questions. This collaboration ensures that patients get the best care and will lead to improved health care outcomes.

CDPHP Hospital to Home

Patient Care Team helps members by:

- Answering questions about benefits, treatment plan, medications, and post-discharge planning.
- Connecting with CDPHP programs that help manage physical and mental illness.
- Facilitating communication between hospital and primary care doctor.
- Coordinating hospital discharge and providing follow-up to ensure care needs are met.



Delivering Value via Pharmacy Benefits



- No deductible (or coverage gap)
- Medicare Part D Formulary and Enhanced Drug Benefit
- Mail order: 90-day supply available at two copayments for Tiers 1-4

Tier	30-Day Retail
Tier 1 Preferred Generic	\$0 Copay
Tier 2 Generic	\$5 Copay
Tier 3 Preferred Brand	\$10 Copay
Tier 4 Non-Preferred Drug	\$10 Copay
Tier 5 Specialty Tier	\$10 Copay

Save on Prescription Drugs



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Get generic prescription drugs cost-savings program

Medications to treat asthma, cholesterol, diabetes, and more

Why Choose CDPHP?



- ✓ Local, like health care should be
- ✓ Solid, long-term partnerships with hospitals and physicians
- ✓ Predictable easy-to-budget copays and no-cost preventive services
- ✓ Wellness programs to help you enjoy a longer, happier life
- ✓ PPO plans allow flexibility to choose providers and receive care from providers that accept Medicare assignment throughout the country

No one wants to use their health insurance.

In the event you have to, CDPHP will be your partner every step of the way.

Out-of-network/non-contracted providers are under no obligation to treat members, except in emergency situations. Please call our customer



Enrollment



Two applications included in each packet

Each person with a Medicare card needs to complete an application

Return to _____ by May 30

If you have questions after you leave here today, call the CDPHP Medicare member services department at

1-888-248-6522 (TTY/TDD 711)

Monday through Sunday, 8 a.m. to 8 p.m.

Or visit www.cdphp.com.

Our hours are 8 a.m. - 8 p.m. seven days a week, 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.



Questions?
