



A plan for life.

# Medicare Advantage **Plan Options**



CDPHP is an HMO with a Medicare contract.  
Enrollment in CDPHP Medicare Advantage depends on contract renewal.  
Y0019\_26\_30312\_M



A smiling woman with long brown hair, wearing a light blue sweater and white pants, is sitting cross-legged on a light-colored rug in a living room. In the background, there is a yellow armchair and a wooden table.

# 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.

As a CDPHP® Medicare Advantage member, you get more than just health insurance. You get a health plan with access to benefits, resources, and tools to help you live your healthiest life. Here are just a few.

- ▶ **A convenient prepaid benefits card.** One card loaded with both dental and vision spending amounts to use on qualified products and services at any U.S. provider.
- ▶ **Help at home and companionship.** Someone to drive you to appointments, help you clean and organize your home, enjoy a conversation, and much more.
- ▶ **A robust provider network.** Choose from thousands of providers and most local hospitals to get the care you need.
- ▶ **Personalized support.** Want help scheduling your next doctor appointment, answering questions about a new diagnosis, or exploring ways to improve your health? We've got you covered.

Visit [cdphp.com/medicare](https://cdphp.com/medicare) to try our easy-to-use online tools to review premiums, benefits, and covered medications to find a plan that best fits your needs.

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



# CDPHP® MEDICARE ADVANTAGE HMO PLANS — MOST FREQUENTLY USED MEDICAL SERVICES

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

Medicare Advantage HMO Plans <sup>1</sup>	
PLAN NAME	CDPHP Core (HMO)*
MONTHLY PREMIUM <sup>2</sup>	\$15
BENEFITS	
DOCTOR VISITS	
Primary Care Physician	\$0
Doctor On Demand	\$0
Specialist Copayment	\$25
Routine Annual Physical Exam Copayment	\$0
EMERGENCY CARE	
Urgent Care Copayment <sup>3</sup>	\$50
Emergency Room Copayment <sup>3 4</sup>	\$100
Ambulance	\$165
OUTPATIENT SERVICES	
Outpatient Surgery	\$225-\$275
Physical Therapy	\$25
HOSPITAL SERVICES	
Inpatient Hospitalization	\$260 days 1-6
ADDITIONAL BENEFITS/SERVICES	
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.	\$1,250
Vision: Annual Routine Eye Exam	\$0
Frames/Lenses <b>on a prepaid Benefits Mastercard</b> (per year)	\$250
TruHearing® Hearing Aid Benefit (per ear)	\$199 or \$499
OTC Benefit <b>on a prepaid Benefits Mastercard</b>	\$25 per quarter
Senior Fit Included	Yes
CDPHP Life Points® Rewards	Earn up to \$175
DIAGNOSTIC SERVICES	
Lab Services	\$0 or \$5
Radiology Services (X-ray)	\$25
Advanced Imaging Studies (CT, MRI, etc.)	\$100
OUT-OF-POCKET MAX	\$6,100

**Effective January 1 – December 31, 2026:** For New York state residents of Albany, Clinton, Columbia, Essex, Franklin, Fulton, Greene, Hamilton, Jefferson, Lewis, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, St. Lawrence, Warren, and Washington counties.

CDPHP \$0 Medicare Rx (HMO)	CDPHP Clear Rx (HMO)	CDPHP Choice Rx (HMO)
\$0	\$100	\$135
\$0	\$0	\$0
\$0	\$0	\$0
\$35	\$30	\$25
\$0	\$0	\$0
\$50	\$50	\$50
\$125	\$115	\$100
\$265	\$225	\$185
\$315-\$365	\$275-\$350	\$200-\$250
\$30	\$30	\$25
\$460 days 1-5	\$375 days 1-6	\$260 days 1-6
\$400	\$900	\$1,650
\$20	\$20	\$0
\$200	\$250	\$300
\$599 or \$899	\$599 or \$899	\$199 or \$499
N/A	N/A	\$50 per quarter
Yes	Yes	Yes
Earn up to \$175	Earn up to \$175	Earn up to \$175
\$0 or \$10	\$0 or \$5	\$0 or \$5
\$10	\$5	\$5
\$195	\$130	\$100
\$6,750	\$6,400	\$6,000

<sup>1</sup> Must use plan providers (see back page for full details)

<sup>2</sup> You must continue to pay your Part B premium; You may qualify for lower premiums with EPIC or Low Income Subsidy

<sup>3</sup> Worldwide coverage

<sup>4</sup> Copayments waived if admitted to the hospital within 24 hours for the same diagnosis.

\* Does not include Rx

# CDPHP MEDICARE ADVANTAGE PLANS—PHARMACY COVERAGE

	HMO PHARMACY COVERAGE		
	CDPHP \$0 Medicare Rx (HMO)	CDPHP Clear Rx (HMO)	CDPHP Choice Rx (HMO)
30-Day Supply at a Preferred Retail Network Pharmacy*			
Rx Deductible	\$500 (Tiers 3 through 5)	\$250 (Tiers 4 and 5)	\$0 (Tiers 3 through 5)
Tier 1 Preferred Generic	\$0	\$0	\$0
Tier 2 Generic	\$7	\$2	\$0
Tier 3 Preferred Brand	20%	20%	\$40
Tier 4 Non-Preferred Drugs	29%	37%	40%
Tier 5 Specialty Tier	27%	30%	33%
90-Day Supply through Preferred Mail Order Delivery Service			
Rx Deductible	\$500 (Tiers 3 through 5)	\$250 (Tiers 4 and 5)	\$0
Tier 1 Preferred Generic	\$0	\$0	\$0
Tier 2 Generic	\$14	\$4	\$0
Tier 3 Preferred Brand	20%	20%	\$80
Tier 4 Non-Preferred Drugs	29%	37%	40%
Tier 5 Specialty Tier	Not available	Not available	Not available

**Initial Coverage:**

Once your total drug costs have reached the \$2,100, 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.

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

## Pharmacy Benefits

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

**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, Walgreens, Kinney Drugs, Stop & Shop, Giant Foods, and Food Lion.

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

**More Savings on Medications**

And remember, as of 2025, the prescription coverage gap was removed making your maximum out-of-pocket spend only \$2,100. 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.





# 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!

## Dental

- ▶ Get a prepaid Benefits Mastercard® loaded with up to \$1,650 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 for no or low copay.
- ▶ Get up to \$300 on your card to use for lenses, frames, and contacts.



## Over-the-Counter (OTC) Supplies

Use your prepaid Benefits Mastercard to get up to \$50 per quarter\* on qualified plans, for OTC supplies online, over the phone, or at thousands of retail locations like Walgreens, 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/prepaid-benefits-card](https://cdphp.com/medicare/healthy-extras/prepaid-benefits-card).

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

# Help and Companionship When You Need It

Everyone could use a little help sometimes, especially when family and friends may not be available or live nearby. That's why CDPHP partners with Papa, Inc. to provide you with the support you need.

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

Pals also go beyond these basics to:

- ▶ Help inside and outside the house with tasks like folding laundry, decluttering a closet, and watering the garden
- ▶ Teach you about your new smartphone, install a Wi-Fi router, and show you how to use digital health tools like your CDPHP online member account
- ▶ Give you a ride to your favorite store then help you browse items you're interested in
- ▶ Be there for life's challenging moments to listen and lend a helping hand when you need it most

Find personal, feel-good support stories from Papa clients at [www.papa.com/resources/blog](https://www.papa.com/resources/blog).





# 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!

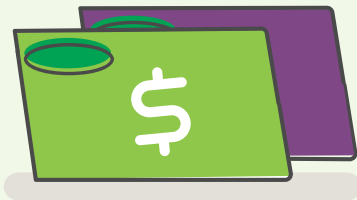
- **Healthy Habits:** Select your goals and track progress every day.
- **Journeys®:** Trying to exercise more? Need to improve your sleep habits? Use this digital coaching tool to make simple changes to your routines, one small step at a time.

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 **\$175 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<sup>†</sup> 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).

<sup>†</sup>Cost share may apply.

# Even More to Keep You Healthy

## CDPHP Senior Fit®

- Enjoy no-cost access to thousands of SilverSneakers locations in your neighborhood and across the country. SilverSneakers fitness also offers online, at-home workout options so you can stay fit even when the gyms are closed.
- Get unlimited access to the fitness center, 25-yard lap pool, and more at CDPHP® Fitness Connect<sup>SM</sup> at the Ciccotti Center.



## 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.



## Hearing

All CDPHP Medicare Advantage members are eligible for our hearing health program through TruHearing®. With this program, you:

- Get a comprehensive hearing exam, evaluation, and hearing aid fitting
- Choose two hearing aids and pay as little as \$199 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.



# 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 (518) 641-3400  
1-888-519-9287 (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)



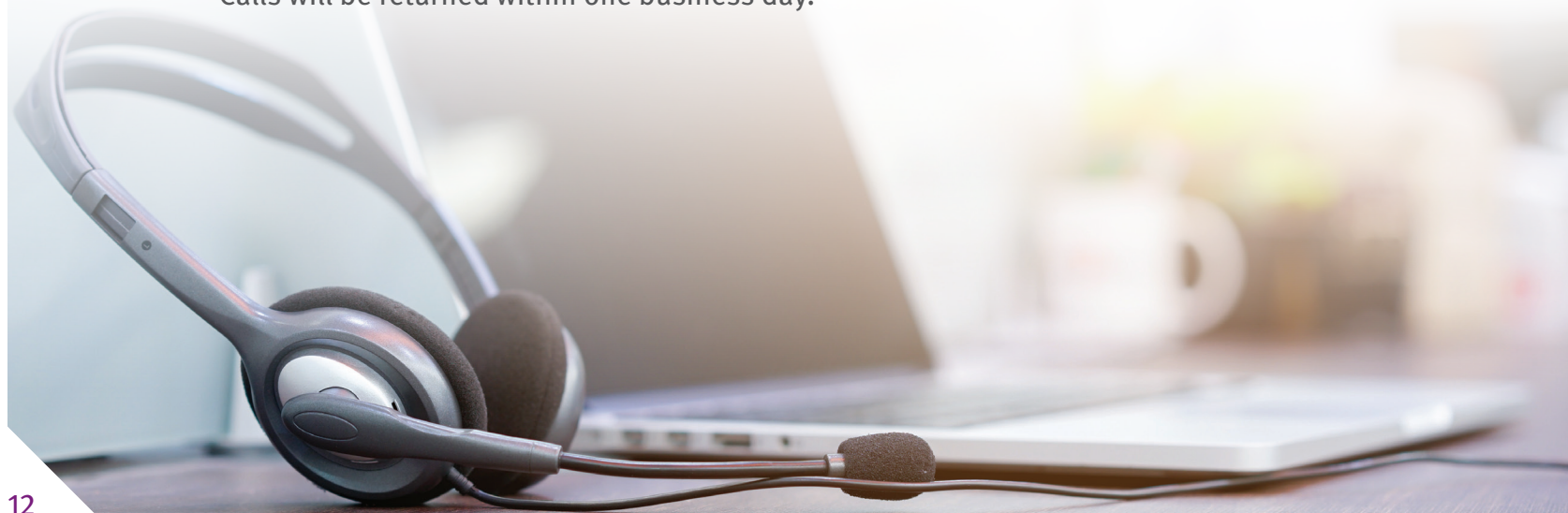
Attend a product overview seminar

[cdphp.com/options2026](https://cdphp.com/options2026)

Scan the QR code with your smartphone camera for a list of seminars. →



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

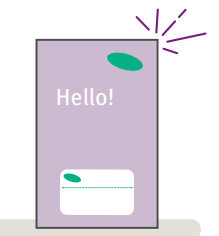
We send this letter to let you know when your enrollment has been approved by Medicare and to make sure you understand the plan you selected.



## 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 1/1/2026, your ID card will arrive in the last two weeks of December of 2025. If you're enrolling for coverage after 1/1/2026, 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://cdphp.com) as soon as your enrollment is accepted. You can also register for the Benefits Pro Portal at [cdphp.nationsbenefits.com](https://cdphp.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 2026 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.

Find all the 2026 benefits online at [www.cdphp.com/medicare](https://www.cdphp.com/medicare)



## Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

ATTENTION: Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-888-248-6522 (TTY: 711) or speak to your provider.

**Spanish:** ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-888-248-6522 (TTY: 711) o hable con su proveedor.

**Traditional Chinese:** 注意：如果您說[台語]，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。請致電 1-888-248-6522（TTY：711）或與您的提供者討論。

**Russian:** ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-888-248-6522 (TTY: 711) или обратитесь к своему поставщику услуг.

**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.

**Korean:** 주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-888-248-6522(TTY: 711) 번으로 전화하거나 서비스 제공업체에 문의하십시오.

**Italian:** ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l'1-888-248-6522 (TTY: 711) o parla con il tuo fornitore.

**Yiddish:** נאטיין: אויב איר רעדט יידיש, שפראך הילף סערוויסעס זענען בארעכטיגט פאר דיר פריי. צונעמען אידס און באדינונגס פֿאר פראווידינג אינפֿארמאציע אין צוטריטלעך פֿארמאטירונגען זענען אויך בנימצא פריי. רופן 1-888-248-6522 (TTY: 711) אָדער רעדן מיט דיין טרעגער.

**Bengali:** মনোযোগ দিন: যদি আপনি বাংলা বলেন তাহলে আপনার জন্য বিনামূল্যে ভাষা সহাতা পরিষেবাদি উপলব্ধ রয়েছে। অ্যাক্সেসযোগ্য ফরম্যাটে তথ্য প্রদানের জন্য উপযুক্ত সহায়ক সহযোগিতা এবং পরিষেবাদিও বিনামূল্যে উপলব্ধ রয়েছে। 1-888-248-6522 (TTY: 711) নম্বরে কল করুন অথবা আপনার প্রদানকারীর সাথে কথা বলুন।

**Polish:** UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 1-888-248-6522 (TTY: 711) lub porozmawiaj ze swoim dostawcą.

**Arabic:** تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 1-888-248-6522 (TTY: 711) أو تحدث إلى مقدم الخدمة.

**French:** ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-888-248-6522 (TTY: 711) ou parlez à votre fournisseur.

**Urdu:** توجہ دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ 1-888-248-6522 (TTY: 711) پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔

**Tagalog:** PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-888-248-6522 (TTY: 711) o makipag-usap sa iyong provider.

**Greek:** ΠΡΟΣΟΧΗ: Εάν μιλάτε ελληνικά, υπάρχουν διαθέσιμες δωρεάν υπηρεσίες υποστήριξης στη συγκεκριμένη γλώσσα. Διατίθενται δωρεάν κατάλληλα βοηθήματα και υπηρεσίες για παροχή πληροφοριών σε προσβάσιμες μορφές. Καλέστε το 1-888-248-6522 (TTY: 711) ή απευθυνθείτε στον πάροχό σας».

**Albanian:** VINI RE: Nëse flisni [shqip], shërbime falas të ndihmës së gjuhës janë në dispozicion për ju. Ndihma të përshtatshme dhe shërbime shitesë për të siguruar informacion në formate të përdorshme janë gjithashtu në dispozicion falas. Telefononi 1-888-248-6522 (TTY: 711) ose bisedoni me ofruesin tuaj të shërbimit.



## 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).



<sup>1</sup> You must use plan providers except in emergency or urgent care situations or for out-of-area renal dialysis or other services. If you obtain routine care from out-of-network providers, neither Medicare nor CDPHP will be responsible for the costs.

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 2026.

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.

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

Capital District Physicians' Health Plan, Inc.  
[www.cdphp.com](https://www.cdphp.com)

25-30312 | Form #7320-0825



**A plan for life.**