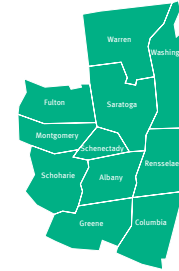




# 2018 SMALL GROUP DESIGNS

## A QUICK REFERENCE GUIDE FOR BROKERS



### ALBANY REGION

### RATE QUARTER 1

#### COUNTIES INCLUDE:

- ALBANY
- COLUMBIA
- FULTON
- MONTGOMERY
- RENSSELAER
- SARATOGA
- SCHENECTADY
- SCHOHARIE
- GREENE
- WARREN
- WASHINGTON

Available in all CDPHP® rating regions

  = Change from 2017

† Indicates benefit is subject to the deductible

‡ For Copay First, deductible applies to all benefits in the Deductible Phase. Refer to detailed benefit summary.

METAL TIER	3 DIGIT	PRODUCT	DEDUCTIBLE AGGREGATE/ EMBEDDED	DEDUCTIBLE (SINGLE/FAMILY)	OFFICE VISIT	SPECIALIST VISIT	INPATIENT HOSPITAL	OUTPATIENT SURGERY	ER	DME	PRESCRIPTION DRUGS	OOP MAX (SINGLE/FAMILY)	RATES			
													SINGLE	DOUBLE	EMPLOYEE/CHILD(REN)	FAMILY
PLATINUM	120	EPO Copayment	Embedded	\$0/\$0	\$15	\$15	\$500	\$100	\$100	50%	\$4/\$30/\$60	\$7,350/\$14,700	\$792.99	\$1,585.98	\$1,348.08	\$2,260.02
PLATINUM	121	EPO Copayment	Embedded	\$0/\$0	\$20	\$20	\$750	\$50	\$100	50%	\$4/\$30/\$60	\$7,350/\$14,700	\$777.33	\$1,554.66	\$1,321.46	\$2,215.39
PLATINUM	130	<b>NEW!</b> EPO Copayment	Embedded	\$0/\$0	\$15	\$35	\$500	\$75	\$100	50%	\$4/\$30/\$60	\$4,000/\$8,000	\$758.93	\$1,517.86	\$1,290.18	\$2,162.95
GOLD	220	EPO Copayment	Embedded	\$500/\$1,000	\$25†	\$40†	\$800†	\$50†	\$75†	50%	\$4/\$30/\$60	\$7,150/\$14,300	\$691.15	\$1,382.31	\$1,174.96	\$1,969.79
GOLD	221	Embrace Health EPO Copayment (\$200)	Embedded	\$250/\$500	\$30†	\$50†	\$1,000†	\$100†	\$100†	50%	\$10/\$50/\$80	\$7,150/\$14,300	\$670.23	\$1,340.46	\$1,139.39	\$1,910.15
GOLD	222	EPO Hybrid	Embedded	\$600/\$1,200	\$20	\$40	20%†	20%†	20%†	50%	\$10/\$50/\$80	\$6,250/\$12,500	\$683.69	\$1,367.37	\$1,162.27	\$1,948.50
GOLD	230	<b>NEW!</b> EPO Copayment	Embedded	\$600/\$1,200	\$25†	\$40†	\$1,000†	\$100†	\$150†	50%	\$10/\$35/\$70	\$7,350/\$14,700	\$673.25	\$1,346.50	\$1,144.52	\$1,918.76
SILVER	320	HDEPO Qualified	Aggregate	\$1,750/\$3,500	\$30†	\$40†	\$750†	\$150†	\$150†	50%†	\$10/\$50/\$80†	\$6,550/\$13,100	\$591.56	\$1,183.11	\$1,005.65	\$1,685.94
SILVER	322	EPO Hybrid	Embedded	\$2,750/\$5,500	\$40	\$65	25%†	25%†	25%†	50%	\$10/\$50/50%	\$7,350/\$14,700	\$525.68	\$1,051.36	\$893.65	\$1,498.19
SILVER	324	<b>NEW!</b> HDHMO Qualified	Aggregate	\$2,200/\$4,400	\$25†	\$50†	\$500†	\$200†	\$300†	50%†	\$10/\$40/\$60†	\$4,800/\$9,600	\$464.63	\$929.27	\$789.88	\$1,324.21
SILVER	325	<b>NEW!</b> EPO Hybrid Enhanced PCP	Embedded	\$4,000/\$8,000	\$0 EPC/ \$30 Non-EPC	\$50	30%†	30%†	30%†	50%	\$10/\$50/50%	\$7,350/\$14,700	\$549.64	\$1,099.27	\$934.38	\$1,566.46
SILVER	330	<b>NEW!</b> EPO Copayment	Embedded	\$2,000/\$4,000	\$30†	\$50†	\$1,500†	\$100†	\$250†	50%	\$10/\$35/\$70	\$7,350/\$14,700	\$594.08	\$1,188.15	\$1,009.93	\$1,693.11
BRONZE*	420	HDEPO Qualified	Aggregate	\$4,800/\$9,600	30%†	30%†	30%†	30%†	30%†	50%†	50%/50%/50%†	\$6,550/\$13,100	\$444.10	\$888.19	\$754.96	\$1,265.67
BRONZE*	421	HDEPO Qualified	Aggregate	\$6,550/\$13,100	0%†	0%†	0%†	0%†	0%†	0%†	0%/0%/0%†	\$6,550/\$13,100	\$409.85	\$819.70	\$696.74	\$1,168.07
BRONZE*	423	HDEPO Non-Qualified	Embedded	\$5,500/\$11,000	\$35†	\$80†	50%†	\$300†	50%†	50%†	\$10/50%/50%†	\$7,150/\$14,300	\$396.41	\$792.82	\$673.90	\$1,129.77
BRONZE*	424	<b>NEW!</b> HDEPO Qualified	Aggregate	\$5,000/\$10,000	\$40†	\$60†	\$1,000†	\$300†	\$350†	50%†	\$10/\$50/\$80†	\$6,550/\$13,100	\$443.45	\$886.90	\$753.86	\$1,263.83
BRONZE*	425	<b>NEW!</b> Copay First† (\$3,000/\$6,000)	Embedded	\$6,000/\$12,000	\$30	\$50	\$500	\$75	\$75	50%	\$10/\$30/\$50	\$6,850/\$13,700	\$454.12	\$908.24	\$772.00	\$1,294.24
BRONZE*	430	<b>NEW!</b> HDEPO Qualified	Embedded	\$5,500/\$11,000	50%†	50%†	50%†	50%†	50%†	50%†	\$10/\$35/\$70†	\$6,550/\$13,100	\$466.25	\$932.51	\$792.63	\$1,328.82
<b>HEALTHY NEW YORK</b>																
GOLD	201	HealthyNY HMO Copayment	Embedded	\$600/\$1,200	\$25†	\$40†	\$1,000†	\$100†	\$150†	20%†	\$10/\$35/\$70	\$4,000/\$8,000	\$464.47	\$928.94	\$789.60	\$1,323.73

\* All Bronze plans include exercise facility reimbursement. \$200 for the subscriber and \$100 for the subscriber's covered spouse, per 6 month period.

All rates include Domestic Partner coverage.



#### "HIGHEST IN MEMBER SATISFACTION AMONG COMMERCIAL HEALTH PLANS IN NEW YORK"

Capital District Physicians' Health Plan, Inc. received the highest numerical score among 11 commercial health plans in the New York region in the J.D. Power 2017 Member Health Plan Study, based on 33,624 total responses, measuring experiences and perceptions of members surveyed January 2017 - March 2017. Your experiences may vary. Visit [jdpower.com](http://jdpower.com)



**EMBRACE HEALTH PATHS**  
Members will now select a healthy path to spend CDPHP-funded bonus dollars on



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Live video doctor visits



**CDPHP PRICE CHECK™**  
Price quotes on common health care services for high deductible health plan members



**LIFE POINTS®**  
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**RX FOR LESS**  
100 pills for as little as \$1