

Your CDPHP Embrace Health Bonus Account



Your CDPHP Embrace Health bonus account is administered by Lifetime Benefit Solutions.

Your account includes:



DEBIT CARD

Your Embrace Health debit card allows you to access your bonus account funds at anytime.



ACCOUNT DETAILS*

Everything you need to manage your bonus account at your fingertips. Log in at member.cdphp.com and click on **Embrace Health Bonus Account**.



MOBILE APP

Use the Embrace Health mobile app to access information on your account balance

Embrace Health Plans

Log in to your Embrace Health bonus account through the CDPHP member portal to choose from fitness, nutrition, or medical paths offered by Embrace Health. Here are some examples of products and services reimbursed by each path.

FITNESS PATH	NUTRITION PATH	MEDICAL PATH
Fitness classes / memberships	Weight Watchers	Infant and child services
Fees for recreational sports	Jenny Craig	Hearing
Ski lift tickets/season passes	Nutrisystem	Diagnostic exams/test
Home or outdoor fitness equipment	Hospital-based weight-less programs	Vision care
Electronic tracking devices (wearables)	Registered dietitians	Medical procedures/services
Personal training services	Weight-loss camp	Medical equipment
Athletic clothing and footwear		Medication

**The easiest way to access your Embrace Health account is by registering/logging in to your CDPHP member account at member.cdphp.com. If you can't create an account or choose not to, access Embrace Health account details by calling member services at the number on your CDPHP ID card.*

Frequently Asked Questions

How can I check my card balance?

Check your balance by logging in to your member account at member.cdphp.com. Get more information by calling **1-800-327-7130**, Monday through Thursday, 8 a.m. to 5 p.m., and Friday, 9 a.m. to 5 p.m.

Where can I use my CDPHP Embrace Health debit card?

Your CDPHP Embrace Health debit card can be used nationwide. Your card should only be used to pay for expenses related to your chosen Embrace Health path (fitness, medical, or nutrition), and you should always save your receipts.

What do I do if the card is accidentally used for ineligible expenses?

If this happens, please call **1-800-327-7130**. Your debit card may be deactivated and you may need to send in an overpayment check to reimburse your account.

What if there is not enough money in my account to cover the entire purchase?

If the purchase amount is more than the available funds on your card, you will need to pay the balance with another form of payment.

Can I send in claims for my card transactions?

No. Because you have already used your account by paying with your card, you cannot receive reimbursement again from your account for the same service.

Do I need to keep my receipts?

YES! Always hold on to your itemized receipts, statements, or bills, in case further documentation is requested. The receipt must contain the following information:

- | | |
|---|--|
| ☒ Date of service | ☒ Description of the service or expense provided |
| ☒ Name and address of service provider/merchant | ☒ Amount charged |

Please note, non-itemized cash register tapes, credit card receipts, and cancelled checks alone do not provide proper substantiation of the expense.

What happens to any amount left in my Embrace Health bonus account that I do not use by the end of the plan year?

Any unused bonus account balance will not roll over, so make sure to use your funds before your benefit period is up!

Will I get a new debit card at the start of each new plan year?

No, assuming that your plan doesn't change and you remain eligible for the benefit, your card is good for three years.

What do I do if my card is lost or stolen?

Call **1-800-327-7130** to deactivate the old card and have a new card issued.



Discrimination is Against the Law

Capital District Physicians' Health Plan, Inc., CDPHP Universal Benefits, Inc., and Capital District Physicians' Healthcare Network, Inc. (collectively referred to as CDPHP®) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. CDPHP does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Multi-language Interpreter Services

ATENCIÓN: Si habla otro idioma que no es el inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación de miembro (TTY: 711).

注意：如果您使用的語言不是英語，您可以免費獲得語言援助服務。請致電您會員ID卡上的電話（聽力障礙電傳：711）。