

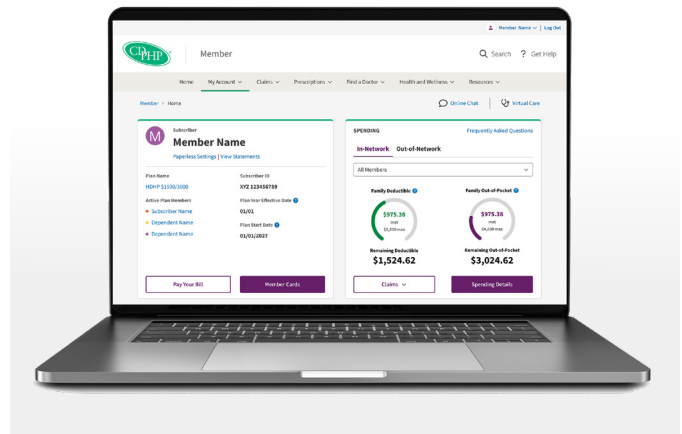


Changes You Should Know

CDPHP is making updates and enhancements for 2027 to help us deliver even greater value, stability, and quality coverage now and in the future.

MONTHLY HEALTH SUMMARY

2027 brings a simpler Explanation of Benefits (EOB) experience. Instead of receiving an EOB for each claim, members will receive one monthly summary including all claims processed during the month. This streamlined approach makes it easier to review healthcare activity, stay organized, and reduce paper mailings. Members can choose to receive it online or in the mail.



NEW MEMBER PORTAL

CDPHP is introducing new online member accounts beginning January 1, 2027. Online accounts will offer plan information, eligibility details, and access to drug pricing and medical service cost estimates, while providing an enhanced user experience and improved functionality.

Employers and brokers will also have access to a new and improved online experience for 2027.

ENHANCED VIRTUAL CARE

Through **MD Live**,* members will have access to more virtual care services than ever in 2027.

- ▶ 24/7 urgent care services
- ▶ Teledermatology for skin, hair, and nail conditions such as acne, alopecia, and eczema
- ▶ Medical and behavioral health services, including talk therapy and psychiatric care
- ▶ Convenient appointment scheduling, including evenings and weekends

Check out pages 3 and 4 for more new programs, tools, and updates for 2027!

EXPANDED PROVIDER NETWORK:

Upon merger with Excellus Health Plan, Inc. (EHP), members can use the CDPHP network providers they know and trust, plus those contracted directly with EHP.

Learn more about all CDPHP updates for 2027 at cdphp.com/broker-employer-updates.

**Embedded for all commercial fully insured members with no admin fee starting January 1, 2027. Available to self-funded groups with no admin fee.*

Benefits vary by plan

CDPHP pharmacy 2027

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



NEW PBM: EXPRESS SCRIPTS® PHARMACY BENEFIT SERVICES (ESI)

Aligning with ESI strengthens our ability to manage rising costs, respond to market trends, and expand the solutions available to your clients and their employees in 2027 by combining national scale with local and regional expertise. CDPHP members will have access to a wide variety of clinically integrated pharmacy programs aimed at enhancing the member experience, improving quality of care, and increasing cost savings.

These programs will continue to be managed in-house by the experienced, local CDPHP care management and clinical pharmacy teams collaborating in real time to provide coordinated, personalized support that members can trust.



STRONGER PHARMACY NETWORK

Fully insured commercial and self-funded groups with CDPHP pharmacy benefits will gain a stronger pharmacy network with a standard cost share model across all participating pharmacies, including CVS retail pharmacies. Standard cost share means member pharmacy costs, like copays or coinsurance, are based on their health plan structure instead of a preferred vs. non-preferred pharmacy network structure. This change expands member access to pharmacies and provides more freedom of choice.



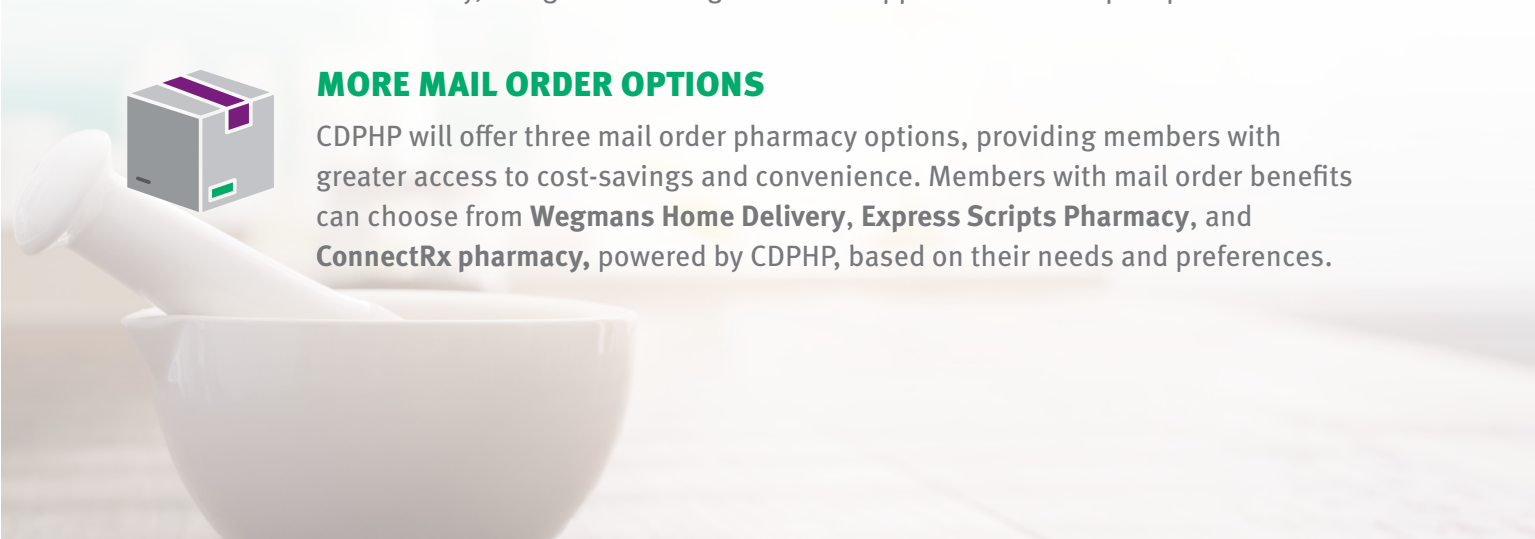
REAL-TIME PRICING FOR PRESCRIPTIONS

Members will have easier access to real-time pricing for prescription drugs and more through the new **Check Drug Prices** tool accessible via their CDPHP online member account. This streamlined digital experience will make it easier for more members to save money and get the most out of their pharmacy benefits. By logging in, members can check drug prices in real time; find a retail, home delivery, or specialty pharmacy; access prescription claim history, and get non-emergent online support from health plan pharmacists.



MORE MAIL ORDER OPTIONS

CDPHP will offer three mail order pharmacy options, providing members with greater access to cost-savings and convenience. Members with mail order benefits can choose from **Wegmans Home Delivery**, **Express Scripts Pharmacy**, and **ConnectRx pharmacy**, powered by CDPHP, based on their needs and preferences.



Benefit changes filed for 2027

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 2027. Refer to plan documents for complete details.

ALL PLANS

Welvie My Surgery	Digital decision-support program that helps members prepare for surgery by guiding them through treatment options, risks, and questions to ask their doctor. [†]
Maternity care program	A maternity and NICU support program that gives expectant and new parents education and guidance to promote healthy pregnancies at no cost for fully insured groups. [†]
Vori Health	Virtual musculoskeletal health care and physical therapy services to diagnose, treat, and manage pain in the back, neck, and joints at no cost for fully insured groups. [†]
24/7 Nurse Line	24/7 phone access to registered nurses for education and support at no cost for all groups.
Healthwise	Evidence-based health education materials on the CDPHP website and online member accounts. Available to all groups at no cost.
CDPHP Vision	Expanded vision network (January 1, 2027 for small and large groups, later for self-funded). [†]
Online pricing tools	► Estimate Medical Costs will replace CDPHP Price Check and will be integrated with the provider search tool, allowing members to search for doctors and compare prices at the same time. ► Check Drug Prices will provide real-time drug pricing in CDPHP online member accounts.
CDPHP Life Points Rewards	Points will reset for all groups on January 1, 2027. Beginning with February 2027 group effective dates, points will renew with the plan year rather than the calendar year for all groups.
Prenatal care	Transvaginal ultrasounds will be covered at no member cost-share when recommended by nationally recognized clinical practice guidelines.
Lung cancer coverage	Follow-up screening or diagnostic services will be covered at no member cost-share. Deductible will apply to HSA-qualified high deductible plans.
Cervical cancer screening	Additional testing to complete the cervical cancer screening process will be covered at no member cost-share, including pathologic evaluation if indicated.
Diabetic services	The provision that diabetic services will take the diabetic cost-share listed in the schedule of benefits or the prescription drug cost-share, whichever is less. For 2027, the cost-share for diabetic benefits will follow the diabetic cost-share exclusively.
Pharmacy benefits	► Prescription drug cost-share will be standard across all participating pharmacies, including CVS. This means your pharmacy costs, like copays or coinsurance, are based on your health plan structure, instead of a preferred vs. non-preferred pharmacy network structure. ► The mail order copayment for a 90-day supply will be 2.5 times the 30-day supply for members on individual and small group plans. The copayment for members on large group will remain at two times the 30-day supply. ► Members will have more options for mail order prescription delivery and discounts on certain benefit-excluded prescriptions. ► Rx for less will be retired.
Asthma coverage	One form of rescue and one form of maintenance inhaler for the treatment of asthma will be covered at no member cost-share. Deductible applies to HSA-qualified high deductible plans except for one form of rescue and one form of maintenance inhaler if an inhaled corticosteroid.
Embrace Health	The Embrace Health Flex Card will transition from NationsBenefits to Lifetime Benefits Solutions.

[†] Admin fee for self-funded plans

Telemedicine	▶ MD Live will replace Doctor On Demand in 2027 and will include teledermatology. ▶ Telemedicine services for high deductible plans, including HSA-qualified high deductible plans, will not be subject to the deductible.
Transportation service	Care management will no longer refer to Ride Health.
Telenutrition	Telenutrition through Foodsmart will be retired. Nutritional counseling covered under base plan.
Diabetes management	Members will have access to diabetes and pre-diabetes tools through the Diabetes Management Program and through Wellframe – a digital care management app that delivers personalized care plans, education, and messaging at no cost for all groups to help members stay engaged in their care. Transform Prediabetes will be retired.
Ambulatory surgery	The preferred ambulatory surgery facility benefit that allowed members using preferred locations to receive a reduced cost-share will be retired.
Meal program	Mom's Meals for both chronic condition and post discharge meals will be retired. Post-discharge meals only will be a large group buy-up option.
Minimum allowable deductible	The IRS has determined that the minimum allowable deductible for HSA-qualified high deductible plans will be \$1,750 (individual) and \$3,500 (family) for 2027.
Out-of-pocket maximum	The IRS has determined that the maximum allowable out-of-pocket maximum for HSA-Qualified high deductible plans will be \$8,700 (individual) and \$17,400 (family) for 2027. The Department of Health and Human Services has determined that the out-of-pocket maximum for non-high deductible plans can be no more than \$12,000 (individual) and \$24,000 (family) for 2027.
Mandated regulatory changes	Plan design changes have been made pursuant to state and federal requirements.
Allowed amount	The allowed amount calculation for PPO and HDPPPO plans has been revised based on geographic location and facility type.
Hearing aids	Member cost-share will be equal to DME coinsurance for 2027. Large group hearing aid coverage will no longer be included in the base medical product and will be optional coverage. The cost-share is currently a set copayment amount through TruHearing.
Group invoices	Beginning January 1, 2027, all groups with multiple lines of business (i.e. medical and dental) will receive a separate invoice for each coverage type.
COBRA services	Embedded into all small group plans through Lifetime Benefit Solutions (LBS). COBRA administration through LBS will be a buy-up option for large groups.
CDPHP service area	The CDPHP service area will include 12 counties for 2027. Does not apply to renewing self-funded groups. NYSHIP will retain its 29-county service area.

INDIVIDUAL AND SMALL GROUP PLANS

Plan design changes	Some plan design changes have been made to ensure all products fits into a compliant actuarial value. Members will receive notification of any changes to their current plan.
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LARGE GROUP PLANS

Inpatient copayments	The benefit that limits the number of inpatient stay copayments to two per individual and three per family per plan year is being retired for 2027.
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For more about updates for 2027, including how benefit changes apply to self-funded plans, visit cdphp.com/broker-employer-updates.