



MVP Preferred EPO \$30/\$50

Summary of Benefits

New York

SERVICE CATEGORY ¹	COVERAGE INFORMATION ²
Annual Deductible per Contract Year	Not Applicable
Coinsurance	Not Applicable
Lifetime Maximum Benefit Payable	No Maximum (Except for DME/External Prosthetics/Ostomy Supplies Max)
Annual Out-of-Pocket Maximum	Not Applicable
Well-Child Care Services Per MVP Preventive Care Guidelines Adult Physical (One Routine Adult Physical/Contract Year) Screening Mammography, Pap Tests Physician Inpatient Care (Medical/Surgical) Laboratory Services Skilled Nursing Facility (60 Days/Contract Year)	Covered in Full
Hospital Hospital Inpatient Hospital Outpatient Surgery	\$500 Copay \$150 Copay
Ambulance	\$150 Copay
Emergency Room (ER) Visit	\$100 Copay
Physician Office Visits Office Surgery Diagnostic X-ray and Other Imaging Services³ Physical/Occupational/Speech Therapy (Office Setting) Requires Prescription 30 Visits/Contract Year	\$30 Copay/Primary Care Provider Office Visit \$50 Copay/Specialty Care Provider Office Visit
Chiropractic Benefit	\$50 Copay/Visit
Home Health Care (60 Visits/Contract Year)	\$30 Copay/Visit
High Tech Imaging Services³ (MRI, MRA, CT, etc.)	\$150 Copay (Office) \$300 Copay (Outpatient Facility)/Procedure
Maternity Physician Pre/Postnatal Care Office Visits ⁴ Inpatient Services (facility/physician) Initial Newborn Exam	Covered in Full \$500 Copay Covered in Full
Mental Health^{5,6} Inpatient – 30 Days/Contract Year Outpatient Office Visits {Up to 20 combined Visits per Contract Year}	\$500 Copay \$50 Copay/Visit
Substance Abuse⁶ Inpatient Detoxification – 7 Days/Contract Year Outpatient Rehabilitation {Up to 60 combined Visits per Contract Year} Office Visits	\$500 Copay \$30 Copay/Visit
Durable Medical Equipment (Lifetime Max Benefit \$25,000)	50% Copay
Dependent Care Coverage <i>Standard coverage for small group plans, check with your employer for differences in dependent coverage.</i>	Unmarried dependent children to age 23

¹Some services are subject to Notification or Prior Authorization requirements. See your Certificate of Coverage under How This Policy Works for details.

²A network provider must deliver all care.

³X-rays usually require two providers' services, one for taking the X-ray, the other for interpreting results. Payments for each may apply and are based on where the work was done.

⁴Primary Care Provider Office Visit Copay applies to the initial diagnostic visit only. Other services are covered as noted above.

⁵FOR SMALL GROUPS (2-50 employees): MVP offers an optional rider at additional cost that extends coverage for certain biologically based Mental Health conditions and for children with specific emotional disturbances. Please contact your Employer or the Member Services Department for additional information. To verify your group size, check with your Employer/Health Benefits Administrator or call 1-800-825-5687, option #2, and speak with an Account Representative.

⁶Mental Health and Substance Abuse day and visit limits apply only to small groups.

This Summary of Benefits chart is intended to provide a general outline of coverage. In the event of any conflict between this document and your Certificate of Coverage, Schedule and any applicable Rider(s), your Certificate of Coverage, Schedules and Rider(s) will be controlling. For details, please call 1-800-TALK-MVP (1-800-825-5687), option #2.

Here's how it works

Welcome to a new generation of health plans – built around the way you live your life. Each comes with unique features and valuable tools. From a company known for great customer service. Truly dedicated to helping you take on life and live well. All MVP Preferred EPO options come with these advantages:

- You can see any provider in-network with no referrals
- Access to our national network – more than 500,000 doctors, hospitals and specialists nationwide
- Comprehensive coverage – from preventive and sick care to emergency
- Great service for you and your family – the answers, expert guidance and personal support you need

Take advantage of our best Wellness Package: Core Wellness plus WellStyle Extras

Our Core Wellness features include:

Personalized Support Care Management Programs

Working in partnership with your doctor, we provide guidance and support for:

- Asthma
- Cancer
- Cardiac Conditions
- Depression
- Diabetes
- Kidney Dialysis Support
- Low Back Pain
- Maternity
- Mental Health
- Prenatal Care
- Prenatal Care for High Risk Pregnancies
- Smoking Cessation
- Substance Abuse

Online Wellness Tools and Activities

This dynamic site features a Personal Health Assessment, which provides a customized health action plan to target your modifiable risk factors, as well as a variety of interactive tools, including meal planners and grocery lists, personalized cardio and resistance exercise routines, and online coaching classes that can be tailored to your unique interests and lifestyle goals.

Answers and Advice 24/7 Nurse Advice Line

Expert advice on non-emergency questions is just a phone call away, even on weekends, when you call our 24/7 Nurse Advice Line at **1-888-MVP-MBRS**.

From Massage Therapy to Gym Memberships Exclusive Member Discounts

Enjoy savings on a wide range of health and wellness products and services.

Our WellStyle Extras include:

Real Dollars for Fun and Fitness

\$300 WellStyle Rewards

You can earn up to \$300 WellStyle Rewards, per subscriber per year – for a range of healthy activities. WellStyle Rewards are paid directly to members in the form of reward checks or gift cards.

Expert Guidance Lifestyle Coaches

Whether you want to lower your cholesterol or get a little more active, talk to our professional Lifestyle Coaches – to help guide, motivate and facilitate your positive lifestyle changes.

We are here for you

- Reach our Member Services Department 7 days a week at **1-888-MVP-MBRS (1-888-687-6277)**.
- Access **mvphealthcare.com** to find doctors, compare drug costs, look up benefits, change your address, research hospitals and many other time-saving services.