



HMO 25

Summary of Benefits¹

New York

SERVICE CATEGORY	COVERAGE INFORMATION	
Physician Services	Office Visits	
	Well Baby and Child Care	No Charge
	Laboratory Services	
	Periodic Physicals, Gynecological Exams/Pap-tests	
	X-ray Services	
	Office Surgery	\$25 Copay
	Second Surgical Opinions (<i>not required</i>)	
	Vision Exams – every 2 years	
	Inpatient Hospital Services	
	Surgery, Anesthesiology, Radiology, Visits/Consultations	No Charge
Hospital (Facility)	Hospital Inpatient	\$500 Copay. (For first admission per member per calendar year. Maximum of 3 Copayments per family per calendar year.)
	Hospital Outpatient Surgery	\$75 Copay/Visit
	Hospital Outpatient Therapeutic Services/X-ray	\$25 Copay
	Hospital Outpatient Laboratory	No Charge
Maternity	Physician Services	Office Copay for first diagnostic visit only
	Hospital Services	Subject to \$500 inpatient Copay-excludes newborns
	Nursery Care	No Charge
Emergency Room (ER) Visit	If admitted, only hospital inpatient Copay applies	\$50 Copay/Visit
Ambulance		\$100 Copay
Preventive Dental Care for Kids	Periodic Exams and X-rays to age 19	\$25 Copay/Office Visit
	<i>Please check with your employer to learn if your plan includes this benefit. This benefit is offered through MVP Health Plan, Inc. as part of a fully-insured, community rated HMO product only and thus may not be available to employees of companies that offer other MVP options or other dental plans and is not available to CompCare members.</i>	
Chiropractic Benefit		\$25 Copay/Office Visit
Durable Medical Equipment	DME, external prosthetic devices and ostomy supplies	
	have a lifetime maximum benefit of \$25,000 per member	50% Copay
Mental Health²	Inpatient – 30 day maximum	Subject only to Hospital Inpatient (Facility) Copay
	Inpatient Physician	No Charge
	Outpatient – 20 visit maximum	\$25 Copay/Visit
Substance Abuse Diagnosis & Treatment	Detoxification	Subject only to Hospital Inpatient (Facility) Copay
	Rehabilitation Outpatient – 60 visit maximum	\$25 Copay/Visit
Physical/Occupational/Speech Therapy	Up to 30 visits per member, per calendar year; combined benefit for outpatient and office settings	\$25 Copay/Visit
Home Health Care	60 visit maximum	\$25 Copay/Visit
Dependent Care Coverage		Unmarried dependents covered to age 23
Lifetime Maximum Coverage		No Maximums*
*DME, external prosthetic devices and ostomy supplies have a lifetime maximum benefit of \$25,000 per member.		
Prescription Drug Coverage³	Formulary Generic	\$10 Copay
	Formulary Brand	\$30 Copay
	Non- Formulary	\$50 Copay
	Mail Order	2.5 Copays/90 day supply

(Mail Order available for certain “maintenance” drugs, for a complete listing visit www.mvphealthcare.com). All subject to a \$100 deductible per member per calendar year. MVP has in place a “drug formulary”, which determines our approved list of covered medications – those proven safe and effective, in the best interests of our members. Some drugs, while covered in the formulary may still require prior approval from MVP. Policies specific to these restricted drugs are clearly written and made available to all practitioners.

¹The Summary of Benefits chart is intended to provide a general outline of MVP 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, Schedule and Rider (s) will be controlling. For details, please call **1-800-TALK-MVP (1-800-825-5687), option #2**.

²MVP 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 MVP Member Service Department for additional information.

³Certain prescription drugs require Prior Approval before dispensing. As a guide, visit www.mvphealthcare.com, and click on the Member tool bar, then click the Pharmacy Tab and look under Drug Coverage for the Formulary (covered drugs) chart. Drugs listed with the “#” indicator require Prior Approval.

Here's how it works

You choose a Primary Care Physician

You must choose a Primary Care Physician (PCP) from our network for you and each covered member of your family. Your current doctor is probably on our list of thousands of participating physicians. To try a doctor search now, go to mvphealthcare.com and click on the *Provider Search* link at the top of the page, or call **1-888-MVP-MBRS (1-888-687-6277)**.

Your Primary Care Physician and your health care

Your PCP plays a central role in your health care. For regular check-ups (routine well or preventive care) and basic health screening services, you should consult your Primary Care Physician. These services may not be covered under your contract unless your PCP performs them.

If you need to see a specialist

MVP's network includes physicians from nearly every medical specialty. If you require specialty care, you must use a participating specialist for coverage.

Take advantage of our Core Wellness

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.

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.