

MVP Health Care  
**Ancillary  
Services**

*now even better for your business*



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*Care About You*<sup>SM</sup>

# MVP Health Care offers you more.



**MVP is committed** to providing health care options that fit your budget and satisfy your employees – and we are constantly innovating and expanding our list of plans and options. Consider MVP for:

- Dental
- Flexible Spending Accounts (FSA)
- Disability Insurance Administration
- Health Reimbursement Accounts (HRA)
- Health Savings Accounts (HSA)
- COBRA Administration

If you are an existing MVP Health Care customer, consider adding one of these ancillary products for ease and administration.

You don't need to be an existing MVP customer to take advantage of these benefits. You simply need to be a smart organization, looking for a top ancillary services partner...and high-quality, cost effective solutions.

## Ancillary Services – From MVP

### Dental

Whether you're interested in self-insured or fully-insured dental plans, MVP has you covered. With our self-insured plans, instead of paying premiums, you pay claims. MVP oversees all aspects of your self-insured plan – to see that claims are paid and, when necessary, we'll verify whether treatment and charges are appropriate. Or you can choose a commercially insured dental option from one of several benefit plan designs.

### Health Reimbursement Accounts

A Health Reimbursement Account (HRA) is an account you fund for your employees – reimbursing them for out-of-pocket medical expenses. Often integrated with a high deductible health plan, an HRA can help ease the burden of the deductible for your employees.

### Health Savings Accounts

A Health Savings Account (HSA) is a personal, interest-bearing account established for each of your employees. HSAs can only be offered with a qualified high deductible health plan – also available from MVP. HSAs can be funded by you, your employees, or a combination of both. An HSA gives your employees more control – enabling them to decide the best way to utilize their health care funds.

### Disability Insurance Administration

We keep detailed records of claims and losses, providing you with the information you need to help you better manage reserves for future payments.

### COBRA Administration

We notify employees of COBRA eligibility; we bill, collect and deposit premiums into your business bank account and we notify you and your employees when COBRA coverage is terminated.

### Flexible Spending Accounts

MVP can set up and administer flexible spending programs which allow employees to set aside pre-tax income to cover certain expenses not covered by their benefits plan – such as child care and deductibles for health and dental benefits. It's also a great way to lower your payroll tax expenses.

When it comes to providing these and other ancillary services, MVP can streamline the administration process – benefiting you, your employees and your bottom line.

*That's Care About You!*

**Learn More!**  
Call 1-800-TALK-MVP