

SERVICE CATEGORY		IN-SYSTEM (Regular HMO) <i>Using MVP's network of providers</i>	OUT-OF-SYSTEM <i>Using non-participating providers</i>
Annual Deductible		Not Applicable	\$250 per individual/\$500 per family <i>Services covered as noted below are after satisfaction of the annual deductible</i>
Coinsurance		Not Applicable	As Noted
Annual Out-of-Pocket Maximum		Not Applicable	\$2,500 per individual/\$5,000 per family, per calendar year
Lifetime Maximum Coverage		No Maximum	
Physician Services	In-Office: Well Baby and Child Care ¹ Laboratory Services Periodic Physicals, Gynecological Exams/ Pap-tests ¹	No Charge	Covered in full, no deductible
	Office Visits Office Surgery X-ray Services Second Surgical Opinions (not required) Vision Exams Every 2 years	Standard HMO Copay	MVP covers at 80% of allowable charges
	Inpatient Hospital Services: Surgery, Anesthesiology Radiology Visits/Consultations	Standard HMO Coverage	Covered In-System only
	Hospital (Facility) Hospital Inpatient Hospital Outpatient Surgery Hospital Outpatient Therapeutic Services Hospital Outpatient Laboratory	Standard HMO Coverage Standard HMO Copay/Visit Standard HMO Copay No Charge	MVP covers at 80% of allowable charges
	Maternity Physician Services Hospital Services Nursery Care	Standard HMO Copay for first diagnostic visit only Standard HMO Coverage No Charge	MVP covers at 80% of allowable charges (initial newborn exam covered at 100% of allowable charges)
Diagnostic Lab Service		No Charge	MVP covers at 80% of allowable charges
Ambulance		Standard HMO Coverage	
Chiropractic Benefit		Standard HMO Copay/Visit	
Mental Health	Inpatient & Inpatient Physician	Standard HMO Coverage	
	Outpatient	Standard HMO Copay	
Substance Abuse Diagnosis & Treatment			
Inpatient (covered services only)		Standard HMO Coverage	
Rehabilitation Outpatient		Standard HMO Copay/Visit	
Emergency Room (ER) Visit		Standard HMO Copay/Visit If admitted, only hospital inpatient Copay applies	Covered under your HMO contract
Urgent Care Center		Standard HMO Copay/Visit	MVP covers at 80% of allowable charges
Durable Medical Equipment		Standard HMO DME Copay	MVP covers at 50% of allowable charges no deductible
Diabetic Supplies & Equipment (Items limited to a 31 day supply)		Standard HMO Copay/Item	MVP covers at 80% of allowable charges no deductible
Home Health Care 60 visit max.		Standard HMO Copay/Visit	MVP covers at 80% of allowable charges
Physical/Occupational/Speech Therapy Up to 30 visits per member, per calendar year; combined benefit		Standard HMO Copay/Visit	MVP covers at 80% of allowable charges
Preventive Dental Care for Kids Periodic Exams and X-rays to age 19			\$25 Copay/Visit

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.

¹This represents a partial list of preventive services covered under this Plan. MVP will also cover all preventive services as required under the Patient Protection and Affordable Care Act of 2010 (PPACA). For a full listing of the PPACA preventive services, including any applicable limitations, please visit www.healthcare.gov.

This 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), and select option #2.

Here's how it works

When care is sought from the Primary Care Physician or a participating provider it is considered to be "In-System" and the member enjoys comprehensive HMO benefits and coverage.

If the member receives care that is not from their Primary Care Physician or a participating provider, for instance care that is received when a member goes to any non-participating provider, that care is considered to be "Out-of-System" and is subject to the benefits outlined in the "Out-of-System" side of MVP POS.

Benefits based on your choice of providers

Enroll in MVP Point of Service and select a Primary Care Physician for each covered family member.

In-System Care (Regular HMO)

- See your Primary Care Physician for regular check-ups (routine well or preventive care) and basic health screenings services
- Lower out-of-pocket costs
- No claim forms
- Self-refer to any participating specialist

Out-of-System Care

- See the provider of your choice
- You pay a higher deductible and coinsurance
- You file claim forms for reimbursement

Take advantage of our health management and wellness programs

Personalized Support Condition Health and Case Management Programs

If you are living with a physical or mental health concern, call **1-866-942-7966** for guidance and support.

Working in partnership with your doctor, we can help you with:

- Asthma
- Cancer (Oncology)
- Chronic Obstructive Pulmonary Disorder (COPD)
- Depression
- Diabetes
- Dialysis
- Heart Events (heart attack or blockages)
- Heart Failure
- Low Back Pain

We also offer services to help members whose needs require different resources than those provided through our condition-specific programs.

- Acute Case Management for members who have complications or other serious health concerns
- Little Footprintssm for high-risk pregnancies
- Social work services that help connect members to community resources and services

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 (1-888-687-6277)**.

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.

Exclusive Member Discounts From Massage Therapy to Gym Memberships

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

We are here for you

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