



# MVP Preferred High Deductible EPO

## Summary of Benefits

This Plan can be offered with a Health Savings Account (HSA); talk to your employer or local bank for details.

SERVICE CATEGORY	COVERAGE INFORMATION <sup>1</sup> Through MVP Network Providers
<b>Annual Deductible</b>	\$2,500 per Individual/\$5,000 per Family <sup>2</sup>
<b>Coinsurance</b>	MVP covers at 80% of allowable charges
<b>Annual Out-of-Pocket Maximum</b>	\$5,000 per Individual/\$10,000 per Family <sup>2</sup>
<b>Lifetime Maximum Benefit Payable<sup>3</sup></b>	No Maximum
<b>Safe Harbor Benefits</b>	
Well Baby, Child Care & Immunizations (per Schedule)	Covered in Full
Adult Annual Physical Mammography Screening Prostate Cancer Screening Annual Pap Test & Ob/Gyn Exam Adult Immunizations	Deductible does not apply, MVP covers at 80% of allowable charges
<b>Hospital</b> Hospital Inpatient Hospital Outpatient surgery Hospital Outpatient other	
<b>Physician Office Visits</b>	
<b>Physician Inpatient Care</b> (Medical/Surgical)	
<b>Second Surgical Opinion</b> (optional)	
<b>Diagnostic Lab and Other Testing</b>	
<b>Maternity</b> Physician Services Hospital Services	
<b>Physical/Occupational/Speech Therapy</b> 30 visits per member per contract year combined	MVP covers at 80% of allowable charges, after deductible
<b>Ambulance</b>	
<b>Urgent Care</b>	
<b>Home Health Care</b>	
<b>Emergency Care</b>	
<b>Mental Health<sup>4</sup></b> Inpatient - 30 days max./contract year Outpatient - 20 visits max./contract year	
<b>Substance Abuse</b> Inpatient Detoxification - 7 days max./contract year Outpatient - 60 visits max./contract year	
<b>Chiropractic Benefit</b>	
<b>Durable Medical Equipment<sup>3</sup></b>	
<b>Prescription Drug Benefit<sup>5</sup></b> Must use a participating pharmacy	
Formulary	20% copay after deductible is met
Non-Formulary	40% copay after deductible is met

<sup>1</sup>A network provider must deliver all care. MVP's High Deductible Health Plans include National Network coverage.

<sup>2</sup>All family members' expenses are subject to the Family annual out-of-pocket amount and, except for Safe Harbor Services, to the Family deductible amount.

<sup>3</sup>Durable Medical Equipment, Orthotic Devices, External Prosthetic Devices and Ostomy Supplies have a lifetime maximum benefit of \$25,000 per member.

<sup>4</sup>FOR 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. FOR LARGE GROUPS (51+ employees): Benefits include extended coverage for certain biologically based Mental Health conditions and for children with specific emotional disturbances. 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.

<sup>5</sup>Certain prescription drugs require Prior Approval before dispensing. As a guide, visit [www.mvphealthcare.com](http://www.mvphealthcare.com), look under Rx Info, and see the Prescription Drug Formulary chart. Drugs listed with the "#" indicator require Prior Approval.

This 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, 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

#### **Powerful Tools** *Personal Health Manager*

Powered by WebMD®, the Personal Health Manager helps you manage your health care, set and track goals, and make well-informed health care decisions.

#### **Answers and Advice** *24/7 Nurseline*

Expert advice on non-emergency questions is just a phone call away, even on weekends, when you call our *24/7 Nurseline* 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 from 8 a.m. to 10 p.m., **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.