



# MVP Preferred High Deductible PPO

## 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	IN-NETWORK <sup>1</sup> Using Participating Providers (see back for Network info.)	OUT-OF-NETWORK Non-Participating Providers
<b>Annual Deductible<sup>2</sup></b>	\$2,500 per individual/\$5,000 per family <sup>3</sup>	\$5,000 per individual/\$10,000 per family <sup>3</sup>
<b>Coinsurance</b>	MVP covers at 80% of allowable charges, after deductible	MVP covers at 60% of allowable charges, after deductible
<b>Annual Out-of-Pocket Maximum</b>	\$5,000 per individual/\$10,000 per family <sup>3</sup>	\$10,000 per individual/\$20,000 per family <sup>3</sup>
<b>Lifetime Maximum Benefit Payable<sup>4</sup></b>	No Maximum	\$1,000,000 per individual
<b>Safe Harbor Benefits</b>		
Well Baby, Child Care & Immunizations (per schedule)	Covered in Full	Same as "In-Network"
Adult Annual Physical Mammography Screening Prostate Cancer Screening Annual Pap Test & Ob/Gyn Exam Immunizations (adult)	Deductible does not apply MVP covers at 80% of allowable charges	Deductible does not apply MVP covers at 60% 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 <b>Ambulance</b> <b>Urgent Care</b> <b>Chiropractic Benefit</b> <b>Durable Medical Equipment<sup>4</sup></b> <b>Home Health Care</b>	MVP covers at 80% of allowable charges, after deductible	MVP covers at 60% of allowable charges, after deductible
<b>Emergency Care</b>		MVP covers at 75% of allowable charges, after deductible
<b>Mental Health<sup>5</sup></b> Inpatient - 30 days max./contract year Outpatient - 20 visits max./contract year		Same as "In-Network"
<b>Substance Abuse</b> Outpatient - 60 visits max./contract year Inpatient Detoxification - 7 days max./contract year	MVP covers at 90% of allowable charges, after deductible	MVP covers at 70% of allowable charges, after deductible
<b>Prescription Drug Benefit<sup>6</sup></b> (must use a participating pharmacy) Formulary Non-Formulary	20% copay after deductible is met 40% copay after deductible is met	Covered "In-Network" only 40% copay after deductible is met 40% copay after deductible is met

<sup>1</sup>MVP's High Deductible Health Plans include a national network for in-network benefits.

<sup>2</sup>Services covered as noted after satisfaction of the annual deductible.

<sup>3</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>4</sup>Durable Medical Equipment, Orthotic Devices, External Prosthetic Devices and Ostomy Supplies have a lifetime maximum benefit of \$25,000 per member.

<sup>5</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>6</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

With MVP's High Deductible PPO, you can visit any doctor or hospital in the MVP High Deductible PPO network by simply presenting your MVP ID card. You also have the option to see out-of-network health care providers, for a higher cost. The choice is yours! In-network or out-of-network, you never need a referral to see any doctor or specialist. The Benefit Summary on the other side of this page highlights the specific out-of-pocket costs for MVP's High Deductible PPO benefits and shows how MVP's High Deductible PPO members can minimize their expenses.

Some services are subject to prior notice (the notice you must give to MVP prior to receiving certain Covered Services in order to receive the maximum benefits).

Some services are subject to pre-certification (the required approval that you must get from MVP prior to receiving certain Covered Services). If you fail to obtain pre-certification a financial penalty may apply. This is your responsibility. These services are listed in the Certificate of Coverage in the section entitled "How this policy works."

## 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.