



MVP Point of Service

Summary of Benefits

\$1,000,000 Lifetime Maximum
80%/20% Coinsurance Option

Service Category	IN-SYSTEM (Regular HMO) <i>Using MVP's network of providers</i>	OUT-OF-SYSTEM <i>Using non-participating providers</i>
Annual Deductible¹	Not Applicable	\$250 per individual/\$500 per family Services covered as noted below are after satisfaction of the annual deductible
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 Benefit Payable	No Maximum	\$1,000,000 per individual
Hospital		
Hospital Inpatient	Standard HMO Coverage	MVP covers at 80% of allowable charges ²
Hospital Outpatient-Surgery	Standard HMO Copay/Visit	
Hospital Outpatient-Other	Standard HMO Coverage	
Physician Office Visits	Standard HMO Copay/Visit	MVP covers at 80% of allowable charges (Diagnosed illnesses only)
Physician Inpatient Care (Medical/Surgical)	No Charge	MVP covers at 80% of allowable charges
Well Care Services	Standard HMO Copay/Office Visit	Covered "In-System" Only
Second Surgical Opinion (Optional)		
Screening Mammography, Pap Tests	Standard HMO Copay/Office Visit	MVP covers at 80% of allowable charges
Diagnostic Lab & X-ray		
Maternity		
Physician Services	No Charge	MVP covers at 80% of allowable charges MVP covers at 80% of allowable charges ² Covered "In-System" Only
Hospital Services	Standard HMO Coverage	
Nursery Care (Well Baby)	No Charge	
Physical/Occupational/Speech Therapy		
30 visits per member per calendar year combined	Standard HMO Copay/Office Visit	See Contract for details
Ambulance	No Charge	No Charge
Chiropractic Benefit	Standard HMO Copay/Office Visit	Covered "In-System" Only
Emergency Hospital Care	Standard HMO ER Copay/Visit	Covered Same as "In-System"
Durable Medical Equipment	Standard HMO DME Copay	MVP covers at 50% of Allowable Charges
Mental Health		
Inpatient	Standard HMO Coverage	Covered "In-System" Only
Outpatient Physician	Standard HMO Copay/Office Visit	
Substance Abuse		
Inpatient	Standard HMO Coverage	Covered "In-System" Only
Outpatient Physician	Standard HMO Copay/Office Visit	
Home Health Care	Standard HMO Copay/Visit	MVP covers at 80% of allowable charges
Hospice	Standard HMO Coverage	
Skilled Nursing Facility (45 days/year)	Standard HMO Coverage	

¹In-System Copayments are not applicable towards deductibles or annual out-of-pocket maximums.

²Requires prior notification for elective hospital admissions. Failure to obtain authorization in advance will result in reduction of coverage.

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, 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 after consulting with your PCP

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 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

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 *After Hours Nurseline*

Expert advice on non-emergency questions is just a phone call away, even on weekends, when you call our *After Hours 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.

We are here for you

- Reach our Member Services Department 7 days a week from 8 a.m. to 10 p.m., **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.