MVP HEALTH CARE 2026 VERMONT PLANS

# Commercial Product Highlights & Changes

## New for 2026!

- **$0 Gia® virtual care services**—including 24/7 primary and urgent care, nutrition, and some behavioral health services—are available on all Commercial plans.[1]
- **Empowering the Well-Being of Women** MVP supports clinical programs across the full life journey with women at the center—now including a complete maternity care experience from fertility to first steps and ongoing coaching support.
  - Plus, Large Group plan members can also receive a $1,500 reimbursement, per contract, per calendar year, for support services from a certified and/or trained doula upon 2026 plan renewal.[2]
- **All Large Group plans include:**
  - Autism treatment services, following the primary care visit cost-share (this benefit excludes devices)
  - Outpatient hospice, following the specialist visit cost-share
  - Variable product approval, allowing for more flexible and competitive plan designs
  - Embedded ACA pediatric dental benefit

## Comprehensive Coverage. Seamless Experience.

- Top doctors, regionally and nationwide, with our Cigna alliance[2]
- Integrated Health Reimbursement Arrangements for employers
- $600 Well-Being Reimbursement for eligible well-being expenses[3]

## Flexible Benefits That Work for Everyone

MVP offers simple, easy-to-manage spending account options that help members save money and take control of their health care:

- Health Savings Accounts
- Flexible Spending Accounts
- Health Reimbursement Arrangements
- Lifestyle Spending Accounts
- Medical Expense Reimbursement Plans

Plus, MVP offers supplemental options including COBRA Administration, Dental Plans, and Vision Plans, Powered by EyeMed®!

*See reverse side for more information* ›

[1] $0 Gia virtual care services are available on all Vermont Commercial plans, including qualified high-deductible health plans beginning January 1, 2026. Some specialty virtual care providers included in Gia, in-person visits, and referrals may be subject to the plan's applicable co-pay/cost-share. Estimated visit costs will be listed in Gia at the time of service.

[2] Benefits and services vary by plan type.

[3] $600 reimbursement, per contract, per calendar year for eligible expenses. Available on select plans.

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## 2026 New Plans and Discontinuances

### Large Group Plan Discontinuances

- MVP is discontinuing seven large group plans with no membership.

### 2026 Federal Regulatory Updates

- Beginning January 1, 2026, federal law permanently extends the **telemedicine safe harbor**, allowing High-Deductible Health Plans (HDHPs) to cover virtual care services before the deductible is met—without affecting HSA eligibility.
- Beginning January 1, 2026, group health plans and insurers will be required to expand coverage for **breast cancer screening**. As part of this change, pathology evaluations—lab analysis of tissue samples (e.g., from biopsies)—must now be covered without cost-sharing when medically necessary. This is a new benefit under MVP plans and is considered part of the screening process, ensuring members receive comprehensive diagnostic follow-up.

  In addition, a new Vermont law requires full coverage for follow-up diagnostic imaging—such as ultrasound or MRI—when initial mammograms are inconclusive or when dense breast tissue is present.
- Beginning January 1, 2026, **Individual Marketplace Bronze Non-HDHPs and the MVP Secure Plan** are now HSA compatible.
- Beginning January 1, 2026, new IRS rules make it easier to use **Health Savings Accounts (HSAs) with Direct Primary Care (DPC)** arrangements. DPC is no longer considered a second health plan, allowing individuals enrolled in DPC to contribute to an HSA without disqualification. Members may also use HSA funds to pay DPC membership fees, provided the arrangement offers only primary care services, is delivered by primary care practitioners, and charges a fixed monthly fee capped at $150 for individuals and $300 for families.

### Pharmacy Updates

- **Weight Loss Drugs, Including GLP-1s,** will no longer be covered beginning January 1, 2026. MVP will continue to cover GLP-1s for the treatment of diabetes and other related conditions.

## Learn more!

Visit **mvphealthcare.com/newthisyear** or contact your MVP Account Representative.