New York

Plan Name: MVP Premier Plus Bronze 3 HDHP

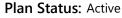
Plan Form: FRNY-HMOH-DB-003-N (2023)

Plan Status: Active



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Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
Annual Deductible per Contract Year	\$6,200 Person/\$12,400 Family - Embedded	None
Co-insurance	30% Person/30% Family	None
Annual Out-of-Pocket Maximum	\$6,900 Person/\$13,800 Family - Embedded	None
Primary Care Physician Office Visits		None
Specialist Office Visits	\$50 copay*	None
Preventive & Well Care Services		
Well Child Care & Immunizations Adult Annual Physical (One per Contract Year) Mammography Annual Pap Test & Ob/Gyn Exam Immunizations for Adults Colonoscopy /Sigmoidoscopy Screening Bone Density Tests	Covered in Full. For a full list of covered preventive care services, visit mvphealthcare.com.	None
Physician Office Visits	PCP: \$20 copay*/Spac: \$50 copay*	None
Diagnostic Laboratory Services	PCP: \$30 copay*/Spec: \$50 copay*	None
Diagnostic X-ray	PCP: \$30 copay*/Spec: \$50 copay*	None
Advanced Imaging Services (CT/PET scans, MRIs)	Spec: \$150 copay*/Free-Stnd: \$150 copay*	None
Rehabilitative Services (PT/OT/ST)	\$50 copay*	54 visits per condition, per Plan Year combined therapies
Allergy Services	\$50 copay*	Cost share dependent on location of services
Chemotherapy Visit	\$50 copay*	None
Inpatient Services - Hospital		
Medical/Surgical Admissions	30% coinsurance*	Per continuous confinement
Surgical Services	30% coinsurance*	None
Inpatient Physical Rehabilitation	30% coinsurance*	60 days per Plan Year Combined Therapies
Outpatient Hospital Services		
Hospital Rehab Services (PT/OT/ST)	\$50 copay*	54 visits per condition/year combined therapies
Diagnostic Laboratory Services **	\$50 copay*	None
Diagnostic X-ray **	\$50 copay*	None
Advanced Imaging Services (CT/PET, scans, MRIs) ** Ambulatory/Outpatient Surgery **	_ \$150 copay*	None
	\$100 copay*	None
Emergency Care	\$500 copay*	None
Emergency Room (ER) Visit Urgent Care Centers	\$500 copay \$50 copay*	None
Ambulance (Emergency Medical Transportation)	\$500 copay*	None
Maternity Services		
Maternity – Prenatal Care	Covered in Full	None
Maternity – Physician Delivery	30% coinsurance*	None
Maternity – Inpatient Hospital Services	30% coinsurance*	None

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	Coverage Information	Limits and Exclusions	
Behavioral Health Services			
Mental Health Inpatient Hospital	30% coinsurance*	Including residential treatment	
Mental Health Outpatient	\$30 copay*	None	
Substance Use Disorder Inpatient Hospital	30% coinsurance*	Including residential treatment	
Substance Use Disorder Outpatient	\$30 copay*	Unlimited; Up to 20 visits per calendar year may be used for family counseling	
Residential Treatment	30% coinsurance*	None	
Other Services			
Physician Administered Drugs	20% coinsurance*	None	
Skilled Nursing Facility	30% coinsurance*	200 days per plan year	
Home Health Care	\$50 copay*	60 visits per year	
Hospice	Inpt: 30% coinsurance* / Outpt: \$50 copay*	210 days per plan year, 5 visits for family bereavement counseling	
Durable Medical Equipment	50% coinsurance*	Standard equipment covered	
Diabetic Supplies & Equipment	\$30 copay*	Not more than \$100 for a 30-day supply of insulin	
Chiropractic Benefit	\$50 copay*	None	
Acupuncture	50% coinsurance*	12 visits per plan year	
Prescription Drug Coverage			
Tier 1	Pharm: \$10 copay*/Mail: \$25 copay*	30 day retail/90 day mail order; preventive drugs deductible waived	
Tier 2	Pharm: \$45 copay*/Mail: \$112.50 copay*	\$100 max out of pocket on 30 day supply of Insulin; preventive drugs deductible waived	
Tier 3	Pharm: \$90 copay*/Mail: \$225 copay*	30 day retail/90 day mail order; preventive drugs deductible waived	
Prescription Drug Deductible	Subject to annual deductible	None	
Vision Care			
Adult Vision Care	Not covered	None	
Pediatric Vision Care	\$50 copay*	One exam per 12-month period	
Other Plan Features			
Gia® Virtual Care	0% coinsurance	None	
Wellness Benefits	\$600 allowance	Get reimbursed up to \$600 per contract, per calendar year with MVP's Well-Being Reimbursement	
Plan Highlights	Visit mvphealthcare.com for more information. View a complete Glossary of Terms and Member FAQs to better understand your MVP plan benefits.		
**Preferred Provider Facilities	Laboratory, radiology, and ambulatory services at a preferred provider facility will be covered in full, after deductible (if applicable). Find a preferred provider facility in your area at mvphealthcare.com .		

Gia virtual care services are available at no member cost-share for medical plans, including qualified high-deductible health plans (QHDHPs), upon enrollment and plan renewal in 2023. Members enrolled in a 2022 QHDHP must meet the plan's annual deductible before Gia services are available at no member cost share.

This plan overview is intended to provide a general outline of coverage. In the event of any conflict between this document and your Certificate of Coverage (COC), Schedule, and any applicable Rider(s), your COC, Schedule, and Rider(s) will be controlling. For plan details, please call **1-800-TALK-MVP** (825-5687), or visit **mvphealthcare.com**.

Health benefit plans are issued or administered by MVP Health Plan, Inc.; MVP Health Insurance Company; MVP Select Care, Inc.; and MVP Health Services Corp., operating subsidiaries of MVP Health Care, Inc. Not all plans available in all states and counties.