Vermont

Plan Name: MVP VT Plus Bronze 5 Al-AN Plan Form: FRVT-HMO-BA2-005-N (2023)

Plan Status: Active



Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
Annual Deductible per Contract Year	\$9,100 Person/\$18,200 Family - Embedded	None
Co-insurance	As Noted Below	None
Annual Out-of-Pocket Maximum	\$9,100 Person/\$18,200 Family - Embedded	None
Primary Care Physician Office Visits	0% coinsurance*	First 3 PCP or MH/SA Visits Not Subject to DD
Specialist Office Visits	0% coinsurance*	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: 0% coinsurance*/Spec: 0% coinsurance*	None
Diagnostic Laboratory Services	Ter. 0% comsurance /spec. 0% comsurance	None
Diagnostic X-ray	PCP: 0% coinsurance*/Spec: 0% coinsurance*	None
Advanced Imaging Services (CT/PET scans, MRIs)	Spec: 0% coinsurance*/Free-Stnd: 0% coinsurance*	Prior authorization is required for some services
Rehabilitative Services (PT/OT/ST)	0% coinsurance*	30 combined PT/OT/ST visits per year. Speech/Occupational Therapy follows Specialist cost share
Allergy Services	0% coinsurance*	None
Chemotherapy Visit	0% coinsurance*	None
Inpatient Services - Hospital		
Medical/Surgical Admissions	0% coinsurance*	Prior authorization is required for some services
Surgical Services	0% coinsurance*	Prior authorization is required for some services
Inpatient Physical Rehabilitation	0% coinsurance*	None
Outpatient Hospital Services		
Hospital Rehab Services (OT/ST)	0% coinsurance*	30 combined PT/OT/ST visits per year
Hospital Rehab Services (PT)	0% coinsurance*	30 combined PT/OT/ST visits per year
Diagnostic Laboratory Services	0% coinsurance*	None
Diagnostic X-ray	0% coinsurance*	None
Advanced Imaging Services (CT/PET, scans, MRIs)	0% coinsurance*	Prior authorization is required for some services
Ambulatory/Outpatient Surgery	0% coinsurance*	Prior authorization is required for some services
Emergency Care		
Emergency Room (ER) Visit	0% coinsurance*	None
Urgent Care Centers	0% coinsurance*	None
Ambulance (Emergency Medical Transportation)	0% coinsurance*	None
Maternity Services		
Maternity – Prenatal Care	0% coinsurance*	None
Maternity – Physician Delivery	0% coinsurance*	None
Maternity – Inpatient Hospital Services	0% coinsurance*	None

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	Coverage Information	Limits and Exclusions	
Behavioral Health Services			
Mental Health Inpatient Hospital	0% coinsurance*	None	
Mental Health Outpatient	0% coinsurance*	First 3 PCP or MH/SA Visits Not Subject to DD	
Substance Use Disorder Inpatient Hospital	0% coinsurance*	None	
Substance Use Disorder Outpatient	0% coinsurance*	First 3 PCP or MH/SA Visits Not Subject to DD	
Residential Treatment	0% coinsurance*	None	
Other Services			
Physician Administered Drugs	0% coinsurance*	None	
Skilled Nursing Facility	0% coinsurance*	None	
Home Health Care	0% coinsurance*	None	
Hospice	0% coinsurance*	None	
Durable Medical Equipment	0% coinsurance*	Prior authorization is required for some items	
Diabetic Supplies & Equipment	0% coinsurance*	Prior authorization is required for some items	
Chiropractic Benefit	0% coinsurance*	No visit limit for Chiropractic Care	
Acupuncture	\$500 allowance	None	
Prescription Drug Coverage			
Tier 1	30 day supply: \$35 copay/90 day supply: \$87.50 copay	VBID 30 day supply \$3/90 day supply \$7.50	
Tier 2	0% coinsurance*	VBID 30 day supply \$3/90 day supply \$7.50. Prior authorization is required for some prescriptions	
	0% coinsurance*	VBID 30 day supply \$3/90 day supply \$7.50. Prior	
Tion 2		authorization is required for some prescriptions. Includes	
Tier 3		Diabetic Supplies and Equipment	
Prescription Drug Deductible	Subject to annual deductible	None	
Prescription Out-of-Pocket Maximum	Integrated with medical	None	
Vision Care			
Adult Vision Care	Not covered	None	
Pediatric Vision Care	\$20 copay	One eye exam per year to age 21	
Other Plan Features			
Gia® Virtual Care	Covered in Full	None	
Wellness Benefits	\$600 allowance	Get reimbursed up to \$600 per contract, per calendar year	
	Visit myphealthcare.com for more information. View a complete Glossary of Terms and Member FAQs to		
	better understand your MVP plan benefits.		
	better didenstand your mirr plan benefits.		

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.

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