2024 Summary of Benefits

MVP Health Plan, Inc.

MVP Medicare WellSelect[®] with Part D (PPO)

MVP Medicare WellSelect[®] Plus with Part D (PPO)

MVP Medicare Patriot Plan[™] with Part D (PPO)

H9615: Plan 008, Plan 007, and Plan 018

This is a summary of drug and health services covered by MVP Health Plan January 1, 2024 - December 31, 2024.

MVP Health Plan, Inc. is an HMO-POS/PPO organization with a Medicare contract. Enrollment in MVP Health Plan depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the "Evidence of Coverage."

To join MVP Medicare WellSelect® with Part D (PPO), MVP Medicare WellSelect® Plus with Part D (PPO), or MVP Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our Capital District/Southern Tier/Central NY service area includes the following counties in New York: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Columbia, Cortland, Delaware, Fulton, Greene, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Onondaga, Oswego, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Schuyler, Steuben, Tioga, Tompkins, Warren, and Washington.

MVP® Medicare WellSelect with Part D (PPO), MVP Medicare WellSelect® Plus with Part D (PPO), or MVP Medicare Patriot PlanSM with Part D (PPO) has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are in our network, you will pay less for your covered services. But if you want to, you can also use providers that are not in our network and will pay more for your covered services.

Premiums and Benefits	MVP Medicare WellSelect [®] with Part D (PPO)	MVP Medicare WellSelect® Plus with Part D (PPO)	MVP Medicare Patriot Plan sM with Part D (PPO)	What you should know
Monthly Plan Premium	You pay \$0.	You pay \$122.40	You pay \$42.40	You must continue to pay your part B premium. (\$164.90 in 2023. This amount may change in 2024.)
Deductible	This plan does not have a medical deductible.	This plan does not have a medical deductible.	This plan does not have a medical deductible.	
Maximum Out-of- Pocket Responsibility (does not include prescription drugs)	\$7,550 In-Network and \$11,300 In/Out-of- Network combined annually.	\$6,500 In-Network and \$11,300 In/Out- of-Network combined annually.	\$7,550 In-Network and \$11,300 In/Out-of- Network combined annually.	The most you pay for co-pays, co-insurance, and other costs for medical services for the year.
Inpatient Hospital Coverage (Services may require Authorization)	In-Network: You pay \$325 co-pay per day for days 1 through 5. You pay \$0 co-pay per day for days 6 through 90. You pay \$0 co-pay per day for days 91 and beyond. Out-of-Network: 40% co-insurance.	In-Network: You pay \$300 co-pay per day for days 1 through 5. You pay \$0 co-pay per day for days 6 through 90. You pay \$0 co-pay per day for days 91 and beyond. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay \$400 co-pay per day for days 1 through 5. You pay \$0 co-pay per day for days 6 through 90. You pay \$0 co-pay per day for days 91 and beyond. Out-of- Network: 40% co- insurance.	Our plan covers an unlimited number of days for an inpatient hospital stay. Copayment is applied to each new inpatient hospital stay. Medicare benefit periods do not apply.

Premiums and Benefits	MVP Medicare WellSelect [®] with Part D (PPO)	MVP Medicare WellSelect® Plus with Part D (PPO)	MVP Medicare Patriot Plan sM with Part D (PPO)	What you should know
Outpatient Hospital Coverage (Services may require Authorization)	In-Network: You pay \$300 co-pay for outpatient hospital surgery. You pay \$225 co-pay for care in a certified ambulatory surgical center. Out-of-Network: 40% co-insurance.	In-Network: You pay \$200 co-pay for outpatient hospital surgery. You pay \$150 co-pay for care in a certified ambulatory surgical center. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay \$350 co-pay for Outpatient Hospital surgery. You pay \$200 co-pay for care in a certified ambulatory surgical center. Out-of- Network: 40% co- insurance.	Physician surgery copay also applies for outpatient hospital or ambulatory surgery.
Doctor Visits Primary Care Providers Specialists (Services may require Authorization)	In-Network: You pay \$0 co-pay per PCP visit. Out-of-Network: You pay \$60 co-pay per PCP visit. In-Network: You pay \$45 co-pay per Specialist visit. Out-of-Network: You pay \$60 co-pay per Specialist visit.	In-Network: You pay \$0 co-pay per PCP visit. Out-of-Network: You pay \$60 co-pay per PCP visit. In-Network: You pay \$40 co-pay per Specialist visit. Out-of-Network: You pay \$60 co-pay per Specialist visit.	In-Network: You pay \$0 co-pay per PCP visit. Out-of-Network: You pay \$5 co-pay per PCP visit. In-Network: You pay \$40 co-pay per Specialist visit. Out-of-Network: You pay \$50 co-pay per Specialist visit.	Cost-sharing applies to each service you receive, including multiple services from the same provider.

Premiums and Benefits	MVP Medicare WellSelect [®] with Part D (PPO)	MVP Medicare WellSelect® Plus with Part D (PPO)	MVP Medicare Patriot Plan sM with Part D (PPO)	What you should know
Preventive Care	In-Network/Out-of- Network: You pay \$0 co-pay.	In-Network/Out-of- Network: You pay \$0 co-pay.	In-Network/Out-of- Network: You pay \$0 co-pay.	Any additional preventive services approved by Medicare during the contract year will be covered. There are some items not covered at \$0 cost.
Emergency Care	In-Network/Out-of- Network: You pay \$95 co-pay per visit.	In-Network/Out-of- Network: You pay \$95 co-pay per visit.	In-Network/Out-of- Network: You pay \$95 co-pay per visit.	If you are admitted to the hospital within 24 hours, co-pay is waived. Emergency care is provided worldwide.
Urgently Needed Services	In-Network/Out-of- Network: You pay \$30 co-pay per visit.	In-Network/Out-of- Network: You pay \$30 co-pay per visit.	In-Network/Out-of- Network: You pay \$30 co-pay per visit.	Urgently needed services are provided worldwide.
Diagnostic Services/Labs/ Imaging Diagnostic radiology service (e.g., MRI)	In-Network: You pay \$60-\$150 co-pay. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay \$50-\$150 co-pay. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay \$50-\$200 co-pay. Out-of-Network: You pay 40% co-insurance.	Prior authorization is required for some services by your doctor or other network provider.

Premiums and Benefits	MVP Medicare WellSelect® with Part D (PPO)	MVP Medicare WellSelect® Plus with Part D (PPO)	MVP Medicare Patriot Plan SM with Part D (PPO)	What you should know
Lab services Diagnostic tests and procedures	In-Network: You pay \$0 co-pay. Out-of- Network: You pay 40% co-insurance. In-Network: You pay \$20 co-pay. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay \$0 co-pay. Out-of-Network: You pay 40% co-insurance. In-Network: You pay \$10 co-pay. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay \$0 co-pay. Out-of-Network: You pay 40% co-insurance. In-Network: You pay \$10 co-pay. Out-of-Network: You pay 40% co-insurance.	Please contact the plan for more information. Cost-sharing applies to each service you receive, including multiple services from the same provider.
Diagnostic Services/Labs/ Imaging (continued) Outpatient x-rays (Services may require Authorization)	In-Network/Out-of- Network: You pay \$50 co-pay.	In-Network: You pay \$40 co-pay. Out-of-Network: You pay \$60 co-pay.	In-Network: You pay \$50 co-pay. Out-of-Network: You pay \$60 co-pay.	

Premiums and Benefits	MVP Medicare WellSelect® with Part D (PPO)	MVP Medicare WellSelect® Plus with Part D (PPO)	MVP Medicare Patriot Plan SM with Part D (PPO)	What you should know
Hearing Services				
Diagnostic Hearing	In-Network: You pay \$0	In-Network: You pay	In-Network: You pay \$0	
exam	co-pay.	\$0 co-pay.	co-pay.	
	Out-of-Network: You	Out-of-Network: You	Out-of-Network: You	
	pay \$60 co-pay.	pay \$60 co-pay.	рау \$60 со-рау.	
				Routine Hearing
Routine Hearing exam	In-Network: You pay \$0	In-Network: You pay	In-Network: You pay \$0	exams are limited to
	co-pay.	\$0 co-pay.	co-pay.	one per calendar year.
	Out-of-Network: You	Out-of-Network: You	Out-of-Network: You	
	pay \$60 co-pay.	pay \$60 co-pay.	pay \$60 co-pay.	
				Hearing Aids must be
Hearing aid	In-Network: \$699-\$999	In-Network: \$699-	In-Network \$699-\$999	ordered through
	per hearing aid or get	\$999 per hearing aid	per hearing aid or up to	TruHearing. Limit 1
	up to \$600 toward the	or get up to \$600	\$600 toward the cost of	hearing aid per ear per
	cost of two hearing aids	toward the cost of two	two hearing aids every	calendar year.
	every year.	hearing aids every	year.	
	Out-of-Network: Not	year.	Out-of-Network: Not	
	covered.	Out-of-Network: Not	Covered.	
		covered.		

Over-the Counter (OTC) Items	\$75.00 allowance per	\$100.00 allowance per	\$50.00 Allowance per	Allowance is received
OTC Allowance	quarter.	quarter.	quarter	quarterly to be used towards eligible over-the-counter medicine and health-related purchases from select pharmacies or by mail order. Allowance amount does not carry
Arthritis Post-Joint Replacement Procedure Care Kit	Customizable care kit	Customizable care kit	Customizable care kit	over from quarter to quarter. Must have a prior authorization or have undergone a joint replacement within
				the plan year with a diagnosis of Rheumatoid Arthritis or Osteoarthritis, can receive a customizable care kit with items such as, but not limited to, a reacher, shoehorn, non-slip bathmat, tieless shoelaces, and long
				handled shower sponge through our approved contracted vendor.

Premiums and Benefits		MVP Medicare Patriot Plan sM with Part D (PPO)	What you should know

Preventive and Comprehensive Dental Services Preventive Dental (Oral Exams, Prophylaxis, Fluoride, X-Rays)	Annual Maximum Plan Benefit Coverage Amount: \$1,500 combined Preventive and Comprehensive services, per calendar year for in and out-of- network benefits (services above the limit are your responsibility). In-network: You pay a \$0 copayment. Out-of-network: You pay a 0% coinsurance.	Annual Maximum Plan Benefit Coverage Amount: \$2,000 combined Preventive and Comprehensive services, per calendar year for in and out-of- network benefits (services above the limit are your responsibility). In-network: You pay a \$0 copayment. Out-of-network: You pay a 20% coinsurance.	Annual Maximum Plan Benefit Coverage Amount: \$1,750 combined Preventive and Comprehensive services, per calendar year for in and out-of- network benefits (services above the limit are your responsibility). In-network: You pay a \$0 copayment. Out-of-network: You pay a 20% coinsurance.	Payment and services limited to established Fee Schedule. If your provider does not participate in the plan's network and charges more than the maximum allowable benefit, you will be responsible for the additional cost. Limits may apply based on type of service. See the Evidence of Coverage for more information.
Comprehensive Dental (Diagnostic Services, Restorative Services, Endodontics, Periodontics, Extractions, Prosthodontics, Oral/Maxillofacial Surgery, Other Services)	In-network: You pay a \$0 copayment. Out-of-network: You pay a 0% coinsurance.	In-network: You pay a \$0 copayment. Out-of-network: You pay a 20%-50% coinsurance.	In-network: You pay a \$0 copayment. Out-of-network: You pay a 20%-50% coinsurance	

Premiums and Benefits	MVP Medicare WellSelect® with Part D (PPO)	MVP Medicare WellSelect® Plus with Part D (PPO)	MVP Medicare Patriot Plan sM with Part D (PPO)	What you should know
Vision Services				
Diagnostic eye exam	In-Network: You pay \$20 co-pay.	In-Network: You pay \$20 co-pay.	In-Network: You pay \$20 co-pay.	Routine eye exams limited to one per
	Out-of-Network: You pay \$60 co-pay.	Out-of-Network: You pay \$60 co-pay.	Out-of-Network: You pay \$60 co-pay.	calendar year.
Routine eye exam	In-Network/Out-of- Network: You pay \$0 co-pay.	In-Network/Out-of- Network: You pay \$0 co-pay.	In-Network/Out-of- Network: You pay \$0 co-pay.	
Post-cataract surgery eyewear	In-Network: You pay 20% co-insurance.	In-Network: You pay 20% co-insurance.	In-Network: You pay 20% co-insurance.	
	Out-of-Network: You pay 40% co-insurance.	Out-of-Network: You pay 40% co-insurance.	Out-of-Network: You pay 40% co-insurance.	
Eyewear allowance	In-Network/Out-of- Network: \$150 every year eyewear allowance.	In-Network/Out-of- Network: \$225 every year eyewear allowance.	In-Network/Out-of- Network: \$175 every year eyewear allowance.	

Premiums and Benefits	MVP Medicare WellSelect [®] with Part D (PPO)	MVP Medicare WellSelect® Plus with Part D (PPO)	MVP Medicare Patriot Plan sM with Part D (PPO)	What you should know
Mental Health Services Inpatient visit	In-Network: You pay \$325 co-pay per day for days 1 through 5. You pay \$0 co-pay per day for days 6 through 90. You pay \$0 co-pay per day for days 91 and beyond. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay \$300 co-pay per day for days 1 through 5. You pay \$0 co-pay per day for days 6 through 90. You pay \$0 co-pay per day for days 91 and beyond. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay \$370 co-pay per day for days 1 through 5. You pay \$0 co-pay per day for days 6 through 90. You pay \$0 co-pay per day for days 91 and beyond. Out-of-Network: You pay 40% co-insurance.	Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital.
Outpatient group therapy visit / Outpatient individual therapy visit (Services may require Authorization)	In-Network: You pay \$10 co-pay per outpatient group/individual therapy visit. Out-of-Network: You pay \$60 co-pay.	In-Network: You pay \$10 co-pay per outpatient group/individual therapy visit. Out-of-Network: You pay \$60 co-pay.	In-Network: You pay \$10 per outpatient group / individual therapy visit. Out-of-Network: You pay \$50 co-pay.	

Premiums and Benefits	MVP Medicare WellSelect® with Part D (PPO)	MVP Medicare WellSelect® Plus with Part D (PPO)	MVP Medicare Patriot Plan sM with Part D (PPO)	What you should know
Skilled Nursing Facility (SNF) (Services may require Authorization)	In-Network: You pay \$0 co-pay per day for days 1 through 20. You pay \$203 co-pay per day for days 21 through 100. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay \$0 co-pay per day for days 1 through 20. You pay \$203 co-pay per day for days 21 through 100. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay \$0 co-pay per day for days 1 through 20. You pay \$203 co-pay per day for days 21 through 100. Out-of-Network: You pay 40% co-insurance.	Our plan covers up to 100 days in a SNF.
Physical Therapy (Services may require Authorization)	In-Network: You pay \$30 co-pay per visit. Out-of-Network: You pay \$60 co-pay per visit.	In-Network: You pay \$20 co-pay per visit. Out-of-Network: You pay \$60 co-pay per visit.	In-Network: You pay \$40 co-pay per visit. Out-of-Network: You pay \$60 co-pay per visit.	Annual dollar limits apply to all outpatient therapy services. Dollar limit also applies to therapy services in a Skilled Nursing Facility (SNF) and hospital outpatient departments.

Premiums and Benefits	MVP Medicare WellSelect [®] with Part D (PPO)	MVP Medicare WellSelect® Plus with Part D (PPO)	MVP Medicare Patriot Plan ^{sм} with Part D (PPO)	What you should know
Ambulance (Services may require Authorization)	In-Network/Out-of- Network: You pay \$200 co-pay for ground ambulance. In-Network/Out-of- Network: You pay \$500 co-pay for air ambulance.	Network: You pay \$175 co-pay for ground ambulance.	In-Network/Out-of- Network: You pay \$150 co-pay for ground ambulance. In-Network/Out-of- Network: You pay \$300 co-pay for air ambulance.	Paramedic Intercept may also be covered. These Advanced Life Support Services are separate from ambulance transportation and are covered if all of the following exist: 1. furnished in a rural area according to CMS or State; 2. through a contract with a volunteer ambulance service; 3. are medically necessary.

Premiums and Benefits	MVP Medicare WellSelect® with Part D (PPO)	MVP Medicare WellSelect® Plus with Part D (PPO)	MVP Medicare Patriot Plan sM with Part D (PPO)	What you should know	
Transportation	You pay \$0 co-pay. 24 one-way rides per year for medical appointments.	You pay \$0 co-pay. 30 one-way rides per year for medical appointments.	You pay \$0 co-pay. 24 one-way rides per year for medical appointments non-VA providers (30-mile, one- way capitation per trip) and unlimited rides to VA facility (45-mile one-way capitation per trip)	Must use plan approved vendor. (30-mile, one-way capitation)	
Medicare Part B Drugs	In-Network: You pay 0%-20% co-insurance.	In-Network: You pay 20% co-insurance.	In-Network: You pay 20% co-insurance.	The co-insurance You pay is based on the	
(Services may require Authorization)	Out-of-Network: You pay 40% co-insurance.	Out-of-Network: You pay 40% co-insurance.	Out-of-Network: You pay 40% co-insurance.	type of Part B drugs purchased at a pharmacy, administered by a	
Insulin Drugs	In-Network: You pay 0%-20% co-insurance and your maximum cost share will not exceed \$35.	In-Network: You pay 0%-20% co-insurance and your maximum cost share will not exceed \$35.	In-Network: You pay 0%-20% co-insurance and your maximum cost share will not exceed \$35.	pharmacist, or administered by your doctor. (An office visit co-pay may also apply.) Part B drugs	
	Out-of-Network: You pay 40% co-insurance.	Out-of-Network: You pay 40% co-insurance.	Out-of-Network: You pay 40% co-insurance.	may be subject to Step Therapy requirements.	

Premiums and Benefits	MVP Medicare WellSelect® with Part D (PPO)	MVP Medicare WellSelect® Plus with Part D (PPO)	MVP Medicare Patriot Plan sM with Part D (PPO)	What you should know
Foot Care (podiatry services)				Routine foot exams and treatment only if
Diagnostic foot exams and treatment	In-Network: You pay \$45 co-pay.	In-Network: You pay \$50 co-pay.	In-Network: You pay \$40 co-pay.	you have diabetes- related nerve damage and/or meet certain
	Out-of-Network: You pay \$60 co-pay.	Out-of-Network: You pay \$60 co-pay.	Out-of-Network: You pay \$60 co-pay.	conditions.
Routine foot care				
(Services may require Authorization)	In-Network: You pay \$0 co-pay.	In-Network: You pay \$0 co-pay.	In-Network: You pay \$0 co-pay.	
	Out-of-Network: You pay \$60 co-pay.	Out-of-Network: You pay \$60 co-pay.	Out-of-Network: You pay \$60 co-pay.	

Medical Equipment/Supplies Durable Medical Equipment (e.g., wheelchairs, oxygen)	In-Network: You pay 20% co-insurance. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay 20% co-insurance. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay 20% co-insurance. Out-of-Network: You pay 40% co-insurance.	
Prosthetics (e.g., braces, artificial limbs)	In-Network: You pay 0- 20% co-insurance. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay 0-20% co-insurance. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay 0-20% co-insurance. Out-of-Network: You pay 40% co-insurance.	
Diabetes supplies (Services may require Authorization)	In-Network: You pay \$0 co-pay for a 30-day supply of Freestyle, OneTouch, Precision and Prodigy brand blood glucose test strips and glucometers; you pay \$0 co-pay for a 30-day supply of non-preferred strips that have prior authorization. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay \$0 co-pay for a 30-day supply of Freestyle, OneTouch, Precision and Prodigy brand blood glucose test strips and glucometers; you pay \$0 co-pay for a 30-day supply of non-preferred strips that have prior authorization. Out-of-Network: You pay 40% co-insurance.	In-Network: You pay \$0 co-pay for a 30-day supply of OneTouch, Precision, Freestyle, Prodigy brand blood glucose test strips and glucometers; you pay \$0 co-pay for a 30-day supply of non-preferred strips that have prior authorization. Out-of-Network: You pay 40% co-insurance.	
Blood Pressure Cuff	One basic blood pressure cuff per year at no cost.	One basic blood pressure cuff per year at no cost.	One basic blood pressure cuff per year at no cost.	Must have diagnoses of Hypertension. One approved basic blood

Premiums and Benefits	MVP Medicare WellSelect [®] with Part D (PPO)	MVP Medicare WellSelect® Plus with Part D (PPO)	MVP Medicare Patriot Plan sM with Part D (PPO)	What you should know
Medical Equipment/Supplies (continued)				pressure cuff from our contracted vendor will be covered per year.
Home and Bathroom Safety Devices and Modifications	\$250 allowance per year in total for select items from our contracted vendor.	\$250 allowance per year in total for select items from our contracted vendor.	\$250 allowance per year in total for select items from our contracted vendor.	Must have diagnoses related to Stroke. Bathroom safety items on a selected list from our contracted vendor including, but not limited to shower seats, raised toilet seats, bathtub seats, and grab bars. Only the approved items will be covered and only through our approved contracted vendor.

Premiums and Benefits	MVP Medicare WellSelect® with Part D (PPO)	MVP Medicare WellSelect® Plus with Part D (PPO)	MVP Medicare Patriot Plan sM with Part D (PPO)	What you should know
Meal Benefit	14 meals post inpatient hospital discharge.	14 meals post inpatient hospital discharge.	14 meals post inpatient hospital discharge.	Post-hospitalization meals are covered through contracted vendor and set-up thru Care Management program. 14 meals/7 days benefit. No limit to number of times benefit can be accessed in a calendar year so long as it is preceded by a hospitalization.

Premiums and Benefits	MVP Medicare WellSelect® with Part D (PPO)	MVP Medicare WellSelect® Plus with Part D (PPO)	MVP Medicare Patriot Plan sM with Part D (PPO)	What you should know
Wellness Programs: • SilverSneakers®	No cost for SilverSneakers® membership and to use SilverSneakers® fitness locations and virtual resources. Plus, you get access to GetSetUp, with thousands of live online classes to ignite your interests in topics like cooking, technology, and art.	No cost for SilverSneakers® membership and to use SilverSneakers® fitness locations and virtual resources. Plus, you get access to GetSetUp, with thousands of live online classes to ignite your interests in topics like cooking, technology, and art.	No cost for SilverSneakers® membership and to use SilverSneakers® fitness locations and virtual resources. Plus, you get access to GetSetUp, with thousands of live online classes to ignite your interests in topics like cooking, technology, and art.	
• Be Well Rewards Program	With the MVP Be Well Rewards Program, Medicare members are rewarded with 100 points once they complete an annual wellness visit. Then members can redeem their reward points for a \$100 gift card.	With the MVP Be Well Rewards Program, Medicare members are rewarded with 100 points once they complete an annual wellness visit. Then members can redeem their reward points for a \$100 gift card.	With the MVP <i>Be Well</i> Rewards Program, Medicare members are rewarded with 100 points once they complete an annual wellness visit. Then members can redeem their reward points for a \$100 gift card.	

Premiums and Benefits	MVP Medicare WellSelect [®] with Part D (PPO)	MVP Medicare WellSelect® Plus with Part D (PPO)	MVP Medicare Patriot Plan sM with Part D (PPO)	What you should know
MVP Virtual Care Services	You pay \$0 co-pay per visit using remote access technology.	visit using remote access technology.	In-Network/Out-of- Network: You pay \$0 co-pay per visit using remote access technology.	Must use plan- approved vendor(s). Using your smartphone, tablet or laptop, you can access doctors via video.

	Outpatient Prescription Drugs							
Benefits	MVP Medicare with Part D (PF		MVP Medicare WellSelect® Plus with Part D (PPO)		MVP Medicare Patriot Plan™ with Part D (PPO)		What you should know	
Mail Order up to 90-day supply	Retail Rx 30-day supply	Mail Order up to 90- day supply	Retail Rx 30-day supply	Mail Order up to 90- day supply	Retail Rx 30-day supply	Mail Order up to 90-day supply	You may get drugs from an out-of-network pharmacy, but may pay more than you pay at an in-network pharmacy.	
Deductible	\$250 deductible. Tier 1, Tier 2 and Plan-covered Insulin Drugs not subject to deductible.		No deductible.		\$250 Deductible. Tier 1, Tier 2 and Select Insulin Drugs are not subject to deductible.			
	Initial Coverag	je						
Tier 1: Preferred Generic	You pay \$0.	You pay \$0.	You pay \$0.	You pay \$0.	You pay \$0.	You pay \$0.	You pay this amount for each	
Tier 2: Generic	You pay \$12.	You pay \$24.	You pay \$10.	You pay \$20.	You pay \$15.	You pay \$30.	prescription until your yearly drug	
Tier 3: Preferred Brand	You pay \$47.	You pay \$94.	You pay \$35.	You pay \$70.	You pay \$45.	You pay \$90.	costs reach \$5,030. If you	
Tier 4: Non- Preferred Drugs	You pay 25%.	You pay 25%.	You pay 25%.	You pay 25%.	You pay 25%.	You pay 25%.	reside in a long- term care facility, only 31-day	

	Outpatient Prescription Drugs						
Tier 5: Specialty Tier	You pay 27%.	Not available.	You pay 33%.	Not available.	You pay 27%.	Not available.	avaliable, allu
Plan-covered Insulin Drugs		You pay up to \$70.	You pay up to \$35.	You pay up to \$70.		You pay up to \$70.	you pay the same as at a retail pharmacy.

	Coverage Gap	Coverage Gap						
Tier 1: Preferred Generic	You pay 25%.	You pay 25%.	You pay \$0.	You pay \$0.	You pay \$0.	You pay \$0.	You pay this amount for each	
Other Generic Drugs (Tiers 2-5)	You pay 25%.	You pay 25%.	You pay 25%.	You pay 25%.	You pay 25%.	You pay 25%.	prescription until your yearly out-of-pocket	
Brand Name Drugs (Tiers 2-5)	You pay 25%.	You pay 25%.	You pay 25%.	You pay 25%.	10d pay 2570.	You pay 25%.	costs reach \$8,000.	
Plan-covered Insulin Drugs	You pay up to \$35.	You pay up to \$70.	You pay up to \$35.	You pay up to \$70.	You pay up to \$35.	You pay up to \$70.		
	Catastrophic C	Coverage						
Fiers 1-5: You pay\$0 co-payment for all drug tiers.						You pay this amount after your yearly out-of-pocket costs reach \$8,000.		

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at **http://www.medicare.gov** or get a copy by calling **1-800-MEDICARE** (**1-800-633-4227**), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

This document is available in other formats such as braille, large print or audio.

For more information, please call us at the phone number below or visit us at **mvphealthcare.com**.

Toll-free **1-800-324-3899**, TTY users should call 711.

From October 1 – March 31, you can call us seven days a week from 8 am–8 pm Eastern Time.

From April 1 – September 30, you can call us Monday – Friday from 8 am–8 pm Eastern Time.

You can see our plan's provider directory at mvphealthcare.com

You can see our plan's pharmacy directory at mvphealthcare.com/partD

You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions at mvphealthcare.com/partD

MVP Health Plan, Inc. is an HMO-POS/PPO organization with a Medicare contract. Enrollment in MVP Health Plan depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat MVP Health Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. MVP virtual care services through Gia are available at no cost-share for most members. In-person visits and referrals are subject to cost-share per plan.

MVP Health Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including sexual orientation and gender identity).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-946-8010 (TTY: 711). 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-844-946-8010 (TTY: 711).

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