

2025 Summary of Benefits

MVP Health Plan, Inc.

UVM Health Advantage Select (PPO)

H9615: Plan 015

This is a summary of drug and health services covered by MVP Health Plan January 1, 2025 - December 31, 2025.

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 **UVM Health Advantage Select (PPO)** you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in New York: Clinton, Essex, Franklin, Hamilton, St Lawrence.

UVM Health Advantage Select (PPO) have 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	UVM Health Advantage Select (PPO)	What you should know
Monthly Plan Premium	You pay \$0.	You must continue to pay your Part B premium. (\$174.70 in 2024. This amount may change in 2025.)
Part B Premium Reduction	\$9.80 reduction of the monthly premium you pay to the Social Security Administration.	
Deductible	This plan does not have a medical deductible.	
Maximum Out-of-Pocket Responsibility <i>(does not include prescription drugs)</i>	\$7,900 In-Network and \$9,000 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)	<p>In-Network: You pay \$375 co-pay per day for days 1 through 3. You pay \$0 co-pay per day for days 4 through 90. You pay \$0 co-pay per day for days 91 and beyond.</p> <p>Out-of-Network: You pay \$500 co-pay per day for days 1 through 5. You pay \$0 co-pay per day for days 6 through 90.</p>	Our plan covers an unlimited number of days for an inpatient hospital stay. Co-payment is applied to each new inpatient hospital stay. Medicare benefit periods do not apply.

Premiums and Benefits	UVM Health Advantage Select (PPO)	What you should know
<p>Outpatient Hospital Coverage (Services may require Authorization)</p>	<p>In-Network: You pay \$325 co-pay for outpatient hospital surgery.</p> <p>Out-of-Network: You pay \$400 co-pay for outpatient hospital surgery.</p> <p>You pay \$225 co-pay for care in a certified ambulatory surgical center.</p> <p>Out-of-Network: You pay \$325 co-pay.</p>	<p>Physician surgery co-pay also applies for outpatient hospital or ambulatory surgery.</p>
<p>Doctor Visits</p> <ul style="list-style-type: none"> • Primary Care Providers <ul style="list-style-type: none"> • Specialists (Services may require Authorization) 	<p>In-Network: You pay \$0 co-pay per PCP visit.</p> <p>Out-of-Network: You pay \$5 co-pay per PCP visit.</p> <p>In-Network: You pay \$35 co-pay per Specialist visit.</p> <p>Out-of-Network: You pay \$50 co-pay per Specialist visit.</p>	<p>Cost-sharing applies to each service you receive, including multiple services from the same provider.</p>
<p>Preventive Care</p>	<p>In-Network/Out-of-Network: You pay \$0 co-pay.</p>	<p>Any additional preventive services approved by Medicare during the contract year will be covered. Some items not covered at \$0 cost.</p>

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Emergency Care	In-Network/Out-of-Network: You pay \$110 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 \$40 co-pay per visit.	Urgently needed services are provided worldwide.
Diagnostic Services/Labs/ Imaging <ul style="list-style-type: none"> • Diagnostic radiology service (e.g., MRI) • Lab services • Diagnostic tests and procedures • Outpatient x-rays 	<p>In-Network: You pay \$35-\$200 co-pay.</p> <p>Out-of-Network: You pay 40% co-insurance.</p> <p>In-Network: You pay \$0 co-pay.</p> <p>Out-of-Network: You pay 40% co-insurance.</p> <p>In-Network: You pay \$35 co-pay.</p> <p>Out-of-Network: You pay \$50 co-pay.</p> <p>In-Network/Out-of-Network: You pay \$35 co-pay.</p>	<p>Prior authorization is required for some services by your doctor or other network provider. Please contact the plan for more information.</p> <p>Cost-sharing applies to each service you receive, including multiple services from the same provider.</p>

Premiums and Benefits	UVM Health Advantage Select (PPO)	What you should know
<p>Hearing Services</p> <ul style="list-style-type: none"> • Diagnostic Hearing exam • Routine Hearing exam • Hearing aid 	<p>In-Network: You pay \$0 co-pay.</p> <p>Out-of-Network: You pay \$50 co-pay.</p> <p>In-Network: You pay \$0 co-pay.</p> <p>Out-of-Network: You pay \$50 co-pay.</p> <p>You pay \$699-\$999 copayment per hearing aid or get up to \$600 toward the cost of two hearing aids every year.</p>	<p>Routine Hearing exam is limited to one per calendar year.</p> <p>Hearing Aids must be ordered through TruHearing. Limit 1 hearing aid per ear per calendar year.</p>
<p>Over-the Counter (OTC) Items</p> <ul style="list-style-type: none"> • OTC Allowance 	<p>\$50.00 allowance per quarter.</p>	<p>Allowance is received 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 over from quarter to quarter.</p>

Premiums and Benefits	UVM Health Advantage Select (PPO)	What you should know
<ul style="list-style-type: none"> • Arthritis Post-Joint Replacement Procedure Care Kit • Congestive Heart Failure (CHF) Care Kit • Diabetes Care Kit 	<p>Customizable care kit</p> <p>Customizable care kit</p> <p>Customizable care Kit</p>	<p>Members who 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, alternative shoe laces, laces designed for those with special needs, sock-aid, and long handled shower sponge through our approved contracted vendor.</p> <p>Must have a diagnosis of Congestive Heart Failure. Request a customizable care kit and choose from items on a selected list including a digital bluetooth scale, digital bluetooth pulse oximeter and a digital blood pressure cuff with cuff extender and AC adapter from the contracted vendor.</p> <p>Must have a diagnosis of Diabetes. Request a customizable care kit and choose from items on a selected list including a digital bluetooth scale and travel insulin cooler from the contracted vendor.</p>

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<p>Preventive and Comprehensive Dental Services</p>	<p>Annual Maximum Plan Benefit Coverage Amount: \$1,500 combined Preventive and Comprehensive services, per calendar year (services above the allowance are your responsibility).</p>	<p>Allowance is provided on a prepaid debit card that can be used at any dental provider. Once the full allowance is used, you are responsible for 100% of the cost of any preventive or comprehensive dental services. Any unused funds do not rollover to the next calendar year. See the Evidence of Coverage for more information.</p>
<p>Vision Services</p> <ul style="list-style-type: none"> • Diagnostic eye exam • Routine eye exam • Post-cataract surgery eyewear • Eyewear allowance 	<p>In-Network: You pay \$0 co-pay.</p> <p>Out-of-Network: You pay \$50 co-pay.</p> <p>In-Network: You pay \$0 co-pay.</p> <p>Out-of-Network: You pay \$0 co-pay.</p> <p>In-Network/Out-of-Network: You pay 20%.</p> <p>In-Network/Out-of-Network: \$225 every year eyewear allowance.</p>	<p>Routine eye exam is limited to one per calendar year. Routine eye exam performed by an out-of-network provider is limited to a \$300 maximum payable benefit per calendar year.</p>

Premiums and Benefits	UVM Health Advantage Select (PPO)	What you should know
<p>Mental Health Services</p> <ul style="list-style-type: none"> • Inpatient visit • Outpatient group therapy visit • Outpatient individual therapy visit (Services may require Authorization) 	<p>In-Network: You pay \$375 co-pay per day for days 1 through 3. You pay \$0 co-pay per day for days 3 through 90. You pay \$0 co-pay per day for days 91 and beyond.</p> <p>Out-of-Network: You pay \$500 co-pay per day for days 1 through 5. You pay \$0 co-pay for days 6 through 90.</p> <p>In-Network: You pay \$10 co-pay per outpatient group visit.</p> <p>Out-of-Network: You pay \$50 co-pay.</p> <p>In-Network: You pay \$20 co-pay per visit.</p> <p>Out-of-Network: You pay \$50 co-pay.</p>	<p>Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital.</p>

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<p>Skilled Nursing Facility (SNF) (Services may require Authorization)</p>	<p>In-Network: You pay \$0 co-pay per day for days 1 through 20. You pay \$214 co-pay per day for days 21 through 55. You pay \$0 co-pay per day for days 56 through 100.</p> <p>Out-of-Network: You pay \$0 co-pay per day for days 1 through 20. You pay \$235 co-pay per day for days 21 through 55. You pay \$0 co-pay per day for days 56 through 100.</p>	<p>Our plan covers up to 100 days in a SNF.</p>
<p>Physical Therapy (Services may require Authorization)</p>	<p>In-Network: You pay \$30 co-pay per visit.</p> <p>Out-of-Network: You pay \$50 co-pay per visit.</p>	<p>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.</p>
<p>Ambulance (Services may require Authorization)</p>	<p>In-Network/Out-of-Network: You pay \$300 co-pay for ground ambulance.</p> <p>In-Network/Out-of-Network: You pay \$300 co-pay for air ambulance.</p>	<p>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.</p>

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Transportation	You pay \$0 co-pay. 12 one-way rides per year for medical appointments.	Must use plan approved provider. (60-mile, one-way capitation)
Medicare Part B Drugs (Services may require Authorization) <ul style="list-style-type: none"> • Insulin Drugs 	In-Network: You pay 20%. Out-of-Network: You pay 40% co-insurance. In-Network: You pay 0%-20% co-insurance and your maximum cost share will not exceed \$35.	The co-insurance You pay is based on the type of drug Part B drugs purchased at a pharmacy, administered by a pharmacist, or administered by your doctor. (An office visit co-pay may also apply.) Part B drugs may be subject to Step Therapy requirements.
Foot Care (podiatry services) <ul style="list-style-type: none"> • Diagnostic Foot exams and treatment • Routine foot care (Services may require Authorization)	In-Network: You pay \$35 co-pay. Out-of-Network: You pay \$50 co-pay. In-Network: You pay \$0 co-pay. Out-of-Network: You pay \$50 co-pay.	Routine foot exams and treatment only if you have diabetes-related nerve damage and/or meet certain conditions.
Medical Equipment/ Supplies <ul style="list-style-type: none"> • Durable Medical Equipment (e.g., wheelchairs, oxygen) 	In-Network: You pay 20% co-insurance. Out-of-Network: You pay 40% co-insurance.	

Premiums and Benefits	UVM Health Advantage Select (PPO)	What you should know
<p>Medical Equipment/ Supplies (continued)</p> <ul style="list-style-type: none"> • Prosthetics (e.g., braces, artificial limbs) • Diabetes supplies (Services may require Authorization) • Blood Pressure Cuff • Home and Bathroom Safety Devices and Modifications 	<p>In-Network: You pay 0%-20% co-insurance.</p> <p>Out-of-Network: You pay 40% co-insurance.</p> <p>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.</p> <p>Out-of-Network: You pay 40% co-insurance.</p> <p>One basic blood pressure cuff per year at no cost.</p> <p>\$250 allowance per year in total for select items from our contracted vendor.</p>	<p>Must have diagnoses of Hypertension. One approved basic blood pressure cuff from our contracted vendor will be covered per year.</p> <p>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</p>

Premiums and Benefits	UVM Health Advantage Select (PPO)	What you should know
		only through our approved contracted vendor.
Meal Benefit	<p>14 meals post inpatient hospital discharge.</p> <p>For diagnosis of Congestive Heart Failure benefit is up to 14 meals per 7 days for a duration of up to 12 weeks post hospitalization or post hospital observation stay.</p> <p>For diagnosis of Diabetes benefit is up to 14 meals per 7 days for a duration of 12 weeks post hospitalization or post hospital observation stay. In addition, members newly diagnosed with Diabetes are also eligible.</p> <p>Post inpatient hospital stay for depression, schizophrenia and/or other psychotic disorders receive a benefit of up to 14 meals per 7 days for a duration of 12 weeks post hospitalization or post hospital observation stay.</p>	<p>Post-hospitalization meals are covered through contracted vendor and set-up thru Care Management program. 14 meals per 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 or observation stay.</p>

Premiums and Benefits	UVM Health Advantage Select (PPO)	What you should know
<p>Wellness Programs SilverSneakers®</p> <ul style="list-style-type: none"> • Be Well Rewards Program 	<p>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.</p> <p>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.</p>	
<p>MVP Virtual Care Services</p>	<p>In-Network/Out-of-Network: You pay \$0 co-pay per visit using remote access technology.</p>	<p>Must use plan-approved vendor(s). Using your smartphone, tablet, or laptop, you can access doctors via video.</p>

Outpatient Prescription Drugs

Benefits	UVM Health Advantage Select (PPO)	What you should know
<p>Beginning in 2025;</p> <ul style="list-style-type: none"> • There are three drug payment stages: the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage. The Coverage Gap Stage and the Coverage Gap Discount Program will no longer exist in the Part D benefit. • The Coverage Gap Discount Program will also be replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of the plan’s full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program do not count toward out-of-pocket costs. • The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January – December). 		<p>For specific information about your costs look at Chapter 6, Section 6 in your <i>Evidence of Coverage</i>.</p>

Outpatient Prescription Drugs

Benefits	UVM Health Advantage Select (PPO)		What you should know
	Retail Rx 30-day supply	Mail Order up to 90-day supply, except Tier 1 which is 100 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	\$350 Deductible. Tier 1, Tier 2, and Plan-covered Insulin Drugs are not subject to the deductible.		
Initial Coverage Tier 1: Preferred Generic Tier 2: Generic Tier 3: Preferred Brand Tier 4: Non-Preferred Drugs Tier 5: Specialty Tier Plan-covered Insulin	You pay \$0. You pay \$10. You pay \$47. You pay 25%. You pay 28%. You pay up to \$35.	You pay \$0. You pay \$20. You pay \$94. You pay 25%. Not available. You pay up to \$70.	You pay this amount for each prescription until your yearly drug costs reach \$2,000. If you reside in a long-term care facility, only 31-day supply is available, and you pay the same as at a retail pharmacy.
Catastrophic Coverage Tiers 1-5: You pay \$0 co-payment for all drug tiers.		You pay this amount after your yearly out-of-pocket costs reach \$2,000.	

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 **UVMhealthadvantage.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 **UVMhealthadvantage.com**.

You can see our plan’s pharmacy directory at **UVMhealthadvantage.com**.

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

MVP Health Plan, Inc. is an HMO-POS/PPO organization with a Medicare contract. Enrollment in MVP Health Plan depends on contract renewal. Other physicians/providers are available in the MVP Health Care network. 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).