MVP HEALTH CARE 2027 NEW YORK PLANS

Commercial Product Highlights & Changes

New for 2027: Movn Health Virtual Cardiac Rehabilitation is now included with all Fully Insured Commercial plans, providing eligible members with personalized, at-home recovery support following a cardiac event

MVP NY Small Group Gold 14 HMO and EPO Plans feature:

- $0 deductible
- $0 primary care and/or mental health visits (5 combined visits)
- $0 Tier 1 prescription drugs

Effective January 1, 2027, **MVP will discontinue the second level** of internal appeals, creating a more streamlined review process for members

Plus, innovative extras that support health and well-being:

- Up to $1,500 reimbursement for eligible doula services now available on all New York Fully Insured Commercial plans[1]
- $600 Well-Being Reimbursement for eligible well-being expenses[2]

Comprehensive Coverage. Seamless Experience.

- A strong regional network and access to more than one million providers nationwide through our alliance with Cigna Healthcare
- $0 Gia® virtual care services, available 24/7, on all fully insured New York Commercial plans[3]
- Up to $1,500 reimbursement for eligible doula services[4]

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 (HSA)
- Flexible Spending Accounts
- Integrated Health Reimbursement Arrangements
- Lifestyle Spending Accounts
- Medical Expense Reimbursement Plans
- ICHRA (CHOICE Arrangements)

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

2027 New Plans and Discontinuances

Individual and Small Group Plan Discontinuances

MVP will discontinue select Small Group and Individual plans for 2027. The plans listed below will be automatically mapped to comparable plans with similar or enhanced benefits.

2026 Plan No Longer Offered	2027 Mapped Plan
New York Individual Bronze 1 Qualified High-Deductible Health Plan (QHDHP) Standard	New York Individual Bronze 2 Standard
New York Individual Gold 13 Non-Standard	New York Individual Gold 14 Non-Standard
New York Small Group Gold 13 HMO	New York Small Group Gold 14 HMO
New York Small Group Gold 13 EPO	New York Small Group Gold 14 EPO

In addition, MVP will no longer offer Commercial Individual and Small Group plans in Clinton, Essex, Franklin, Hamilton, and St. Lawrence counties effective January 1, 2027, upon renewal.

New Large Group Plans

- A new plan option featuring a matching $10,500 single/$21,000 family deductible and out-of-pocket maximum
- A new EPO QHDHP option featuring the 2027 QHDHP limits, with a matching $8,700 single/$17,400 family deductible and out-of-pocket maximum
- Six new HMO plan options, offering greater flexibility through a range of cost-share and pharmacy designs. All plans feature a $0 deductible and $9,200 single/$18,400 family out-of-pocket maximum

Large Group Plan Discontinuances

- MVP is discontinuing twelve large group plans with no membership

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

2027 Regulatory Updates

- Actuarial Value (AV) and Metal Level Requirements: CMS released the final 2027 AV Calculator and updated methodology, resulting in cost-sharing adjustments across many products
- HSA Contribution Limits: Beginning January 1, 2027, HSA contributions may not exceed $4,500 single/$8,950 family
- Out-of-Pocket Maximum Adjustments: Beginning January 1, 2027, Affordable Care Act requirements increase maximum out-of-pocket limits to $12,000 single/$24,000 family. IRS QHDHPs will continue to be subject to lower limits of $8,700 single/$17,400 family, with minimum aggregate deductibles of $1,750 single/$3,500 family required to maintain HSA eligibility

[1] Members can receive a $1,500 reimbursement, per contract, per calendar year, for support services from a birthing doula.
[2] Members can get up to $600, per contract, per calendar year for eligible expenses.
[3] Gia virtual care services generally start at $0, but a member cost-share may apply for specialty providers, in-person visits, and referrals. Refer to Gia for estimated costs at the time of service. Eligibility, covered services, and age limits may apply. For serious or life-threatening emergencies call 911.