



# A Guide to Your Benefits

## 2026 Medicare Advantage Plans



# Agenda

- MVP Care Guides
- Plan Benefits and Well-Being Extras
- Part D Prescription Drug Coverage
- Access to Gia<sup>®</sup>
- Resources & Contact Information



# MVP Care Guides

Our expert Care Guides offer personalized support and guidance.

Care Guides help with:

- Understanding your benefits
- Scheduling appointments
- Managing prescriptions
- Coordinating prior authorizations

Based throughout the Capital District, Hudson Valley, and Rochester, NY areas.

Spanish-speaking representatives are available.



# Your Plan Benefits and Well-Being Extras

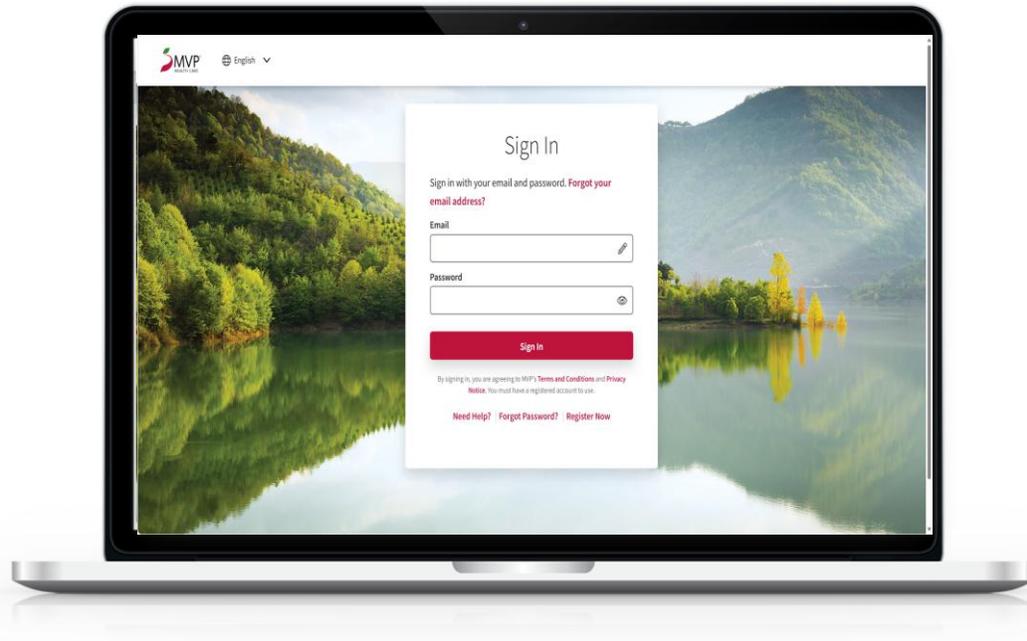
# Plan Benefits

MVP Medicare Advantage plans offer comprehensive coverage so you can feel confident in your health and your benefits.

- \$0 primary care visits
- \$0 Preferred Generic Drugs
- \$0 preventive services and screenings, including an Annual Wellness Visit, mammograms, colonoscopies, glaucoma screening, many immunizations, and more
- \$0 virtual urgent care services through Gia<sup>®</sup>
- No referrals
- Access to care, when and where you need it
  - ✓ Extensive regional network across New York, into Vermont, and surrounding areas
  - ✓ Nationwide coverage for non-emergency care from Medicare providers
  - ✓ Worldwide emergency room coverage



# Gia<sup>®</sup> is Your Digital Health Experience



## Sign in Online

- Visit [my.mvphealthcare.com](https://my.mvphealthcare.com)

## Download the *Gia by MVP* Mobile App

- Visit [mvphealthcare.com/GetGia](https://mvphealthcare.com/GetGia)
- Scan the code above with your mobile device

Refer to your **2026 Benefit Guide** for instructions on how to create an account

# Dental Allowance

Your dental benefit lets you get the dental services you need from any dentist you choose.

- All plans include an annual allowance to use toward preventive and comprehensive dental services
  - Covered preventive services include exams, cleanings, and x-rays
  - Covered comprehensive services include fillings, root canals, crowns, dentures, restorative services, periodontics, and oral surgery
- No deductibles
- No network—go to any dentist



Sign in to Gia at [my.mvphealthcare.com](https://my.mvphealthcare.com) or the **Gia by MVP** mobile app to view your allowance balance



# Over-the-Counter (OTC) Allowance

MVP partners with NationsBenefits® to provide an OTC allowance on most Medicare Advantage plans.

- A quarterly allowance to purchase non-prescription medicines and health-related items
- Eligible items include:
  - Allergy and cold/flu medicine
  - Aspirin or pain relievers
  - First aid products
  - Incontinence products
  - Prebiotics, probiotics, and acid reducers
  - Vitamins and supplements
- Participating retail locations include CVS Pharmacy, Family Dollar, Price Chopper, ShopRite, Walgreens, Walmart

Learn more at [mvphealthcare.com/OTC](https://mvphealthcare.com/OTC)



Sign in to Gia at [my.mvphealthcare.com](https://my.mvphealthcare.com) or the **Gia by MVP** mobile app to view your allowance balance



Use your allowance by the end of each quarter!  
Unused allowances do not roll over.

# Benefits Mastercard® Prepaid Card

## Use one card for both dental and OTC

- Your benefit amounts are loaded into separate “purses” on your Prepaid Benefits Card
- As you use your Prepaid Benefits Card, your purchase will automatically apply to the correct purse to pay for eligible items and/or covered services



Sign in to Gia at [my.mvphealthcare.com](https://my.mvphealthcare.com) or the **Gia by MVP** mobile app to view your allowance balance

**New members** should have received their card in the mail.

**Returning members** can use the same card as last year.

**Please note:** This is not a credit card, and it cannot be used at an ATM or to receive cash back or to buy prescription drugs, alcohol, tobacco, firearms, or gift cards. The card comes pre-loaded with your benefit allowance, but it must be activated before use.

# Be Well Rewards

Schedule your \$0 Annual Wellness Visit today.

- Earn a \$100 reward card after completing your Annual Wellness Visit with your Primary Care Provider (PCP)
- This visit helps you keep up with preventive screenings and immunizations, review your overall physical and mental health, and discuss any other needs
- The Annual Wellness visit is covered in full



Sign in to Gia<sup>®</sup> at [my.mvphealthcare.com](https://my.mvphealthcare.com) or the **Gia by MVP** mobile app to redeem your rewards.



# Vision Benefit

Your plan includes coverage for eyewear. Use your MVP Member ID card to access your benefit.

- Annual allowance for eyeglasses and contacts
- \$0 co-pay for a yearly routine eye exam when you see an EyeMed provider
- The EyeMed network includes a choice of independent, national retail, regional retail, and online vision providers, including:
  - America's Best
  - LensCrafters®
  - Pearle Vision<sup>SM</sup>
  - Target Optical<sup>SM</sup>
  - LensCrafters.com
  - TargetOptical.com
  - Ray-Ban.com
  - Glasses.com
  - Contactsdirect.com

Additional discounts are available from EyeMed locations

Find an EyeMed provider at  
**[eyedoclocator.eyemedvisioncare.com](https://eyedoclocator.eyemedvisioncare.com)**.



# Hearing Benefit

All plans include a flexible and affordable hearing aid benefit through our partner, TruHearing®

Save thousands of dollars on a wide selection of high-quality hearing aids featuring the latest technology like more natural hearing, reduced background noise, and smartphone compatibility.

- **Co-pay option**

TruHearing Premium: \$999 co-pay per hearing aid  
TruHearing Advanced: \$699 co-pay/hearing aid

- **Allowance option**

\$600 per hearing aid toward all major brands purchased through TruHearing

- Includes 60-day, risk-free trial, 1 year of follow-up visits, 3-year full manufacture warranty, 3-year supply of batteries (non-rechargeable models)

Learn more at [mvphealthcare.com/TruHearing](https://mvphealthcare.com/TruHearing).



# Transportation Benefit

Some plans include transportation for rides to non-emergency medical appointments

- \$0 one-way rides (30-mile maximum per trip) to:
  - Primary Care Provider
  - Eye Doctor
  - Chiropractor
  - Oncologist
  - Behavioral Health Provider
  - Dentist
  - Pharmacy

To schedule a ride, call **NationsTransport™**, a division of NationsBenefits, at least 72 hours in advance at **1-855-996-4327** (TTY 711)



# SilverSneakers®

This benefit is more than a traditional fitness program.

SilverSneakers gives you an opportunity to improve your health, gain confidence and connect with your community. It's included with your health plan at no additional cost.

- **FREE fitness center membership.** Access thousands of participating locations nationwide
- Visit multiple locations
- In-person fitness classes for all levels and abilities
- LIVE online classes and workshops
- On-demand online videos available 24/7
- SilverSneakers GO mobile app

Learn more at [mvphealthcare.com/SilverSneakers](https://mvphealthcare.com/SilverSneakers)



# Living Well Programs

Join MVP for in-person and virtual experiences.

- MVP Community Health Educators offer a variety of well-being programs, educational opportunities, and expert-led workshops to empower and motivate attendees to live healthy and vibrant lives
- Both in-person and online programs available
- Includes:
  - Fitness Classes
  - Educational Seminars
  - Unique Experiences

Learn more at [mvphealthcare.com/LivingWell](https://mvphealthcare.com/LivingWell)



# **MVP Medicare Part D Prescription Drug Coverage**

# Part D Drug Coverage

## MVP Medicare Part D Formulary

- A list of all covered prescriptions and requirements or limits associated with a drug
- All plans have a **deductible**—an amount that you must spend out-of-pocket before your benefits begin
- Drug costs are based on varying Tiers
- **Tier 1 \$0 Preferred Generic Drugs** includes many common prescriptions to treat acid reflux, diabetes, high blood pressure, high cholesterol, osteoporosis, and thyroid conditions
  - Get a 100-day supply right at the pharmacy!

To view the Formulary, go to [mvphealthcare.com/PartDFormulary](https://mvphealthcare.com/PartDFormulary)



To see drug costs sign in to Gia<sup>®</sup> at [my.mvphealthcare.com](https://my.mvphealthcare.com) or the **Gia by MVP** mobile app, or refer to your Evidence of Coverage

## Part D Prescription Drug Coverage

	MVP MEDICARE <b>COMPLETE WELLNESS</b> with Part D (PPO)	MVP MEDICARE <b>SECURE PLUS<sup>®</sup></b> with Part D (HMO-POS)
<b>Deductible Stage</b>		
	\$615 Deductible for Tiers 2-5	\$400 Deductible for Tiers 2-5
<b>Initial Coverage Stage</b>		
After your deductible is met, you pay your cost-share for covered prescription drugs. Your cost for a 30-day supply from a participating retail pharmacy is below.		
TIER 1	\$0 No Deductible	\$0 No Deductible
TIER 2	\$2 After Deductible	\$2 After Deductible
TIER 3	16% After Deductible	16% After Deductible
TIER 4	25% After Deductible	25% After Deductible
TIER 5	25% After Deductible	25% After Deductible

### Catastrophic Coverage Stage

The most you pay for covered prescriptions in 2026 is **\$2,100**. Once you have paid \$2,100 out of pocket, you will pay nothing for Part D drugs through December 31.

**Note:** The costs here shown are for plans in the Capital District, Hudson Valley, Central NY, and Southern Tier regions

# Part D Drug Coverage

## Filling Prescriptions

- **Access to thousands of pharmacies**
  - National chains and local stores
- **CVS/Caremark Mail Service Pharmacy**
  - **Save money**—get a three-month supply of Tier 2 prescriptions for only two co-pays (after deductible is met)
  - **Save time**—get a 90-day supply of Tier 3 and 4 prescriptions or a 100-day supply of \$0 Tier 1 prescriptions
  - Shipping to home is free
  - If a drug is not available for mail service, it will be noted in the Formulary with “NM”



Sign in to Gia® at [my.mvphealthcare.com](https://my.mvphealthcare.com) or the **Gia by MVP** mobile app to search for in-network pharmacies and compare drug costs



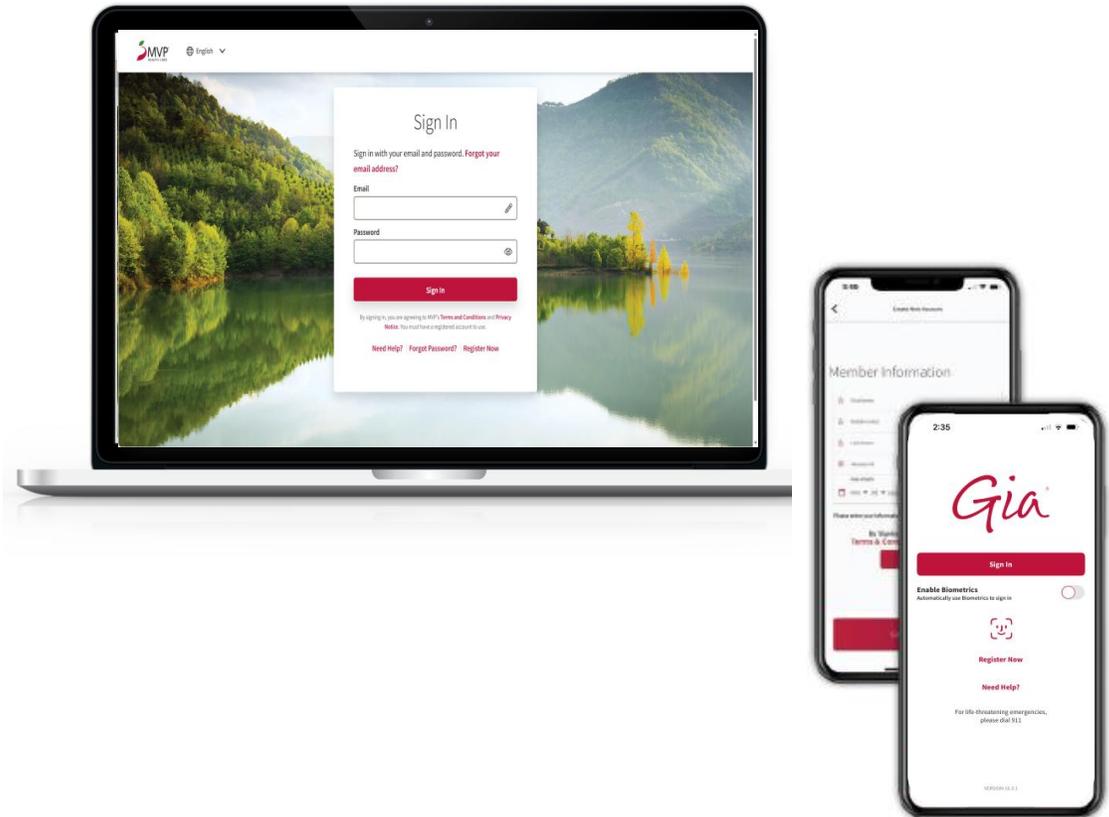
# Gia<sup>®</sup>: Your Digital Health Experience

# Gia<sup>®</sup> is Your Digital Health Experience



Use Gia to get the most out of your plan

- Access virtual care
  - \$0 Urgent Care, 24/7
  - Behavioral Health Care
  - Women's Health
  - Nutrition Services
- Manage your health plan
  - View your MVP Member ID card
  - Check your claims
  - Pay your monthly premium
  - See benefit details and cost-shares
  - Send a secure message to MVP Customer Care
  - View prescription costs
  - Find nearby providers



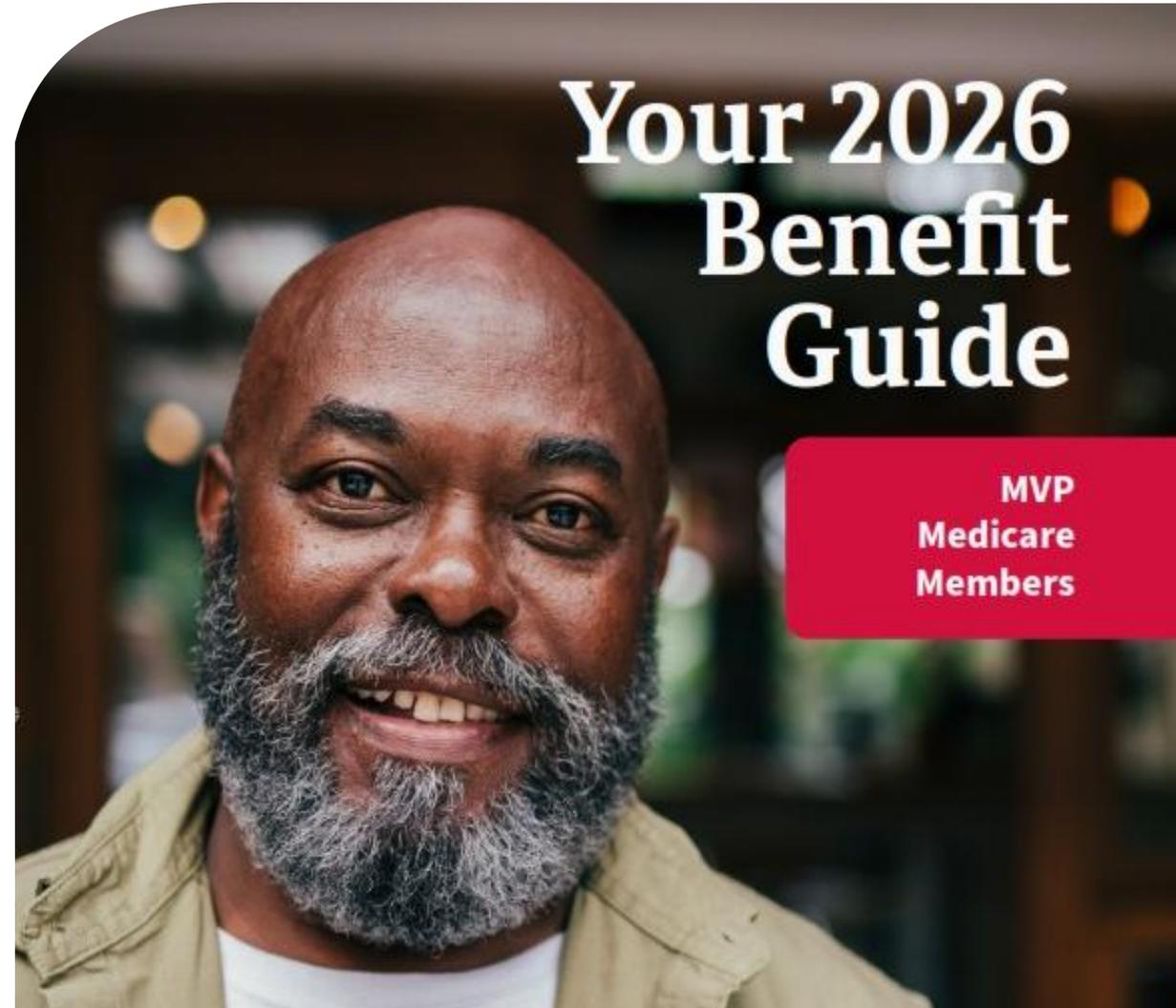
# Get Started with Gia



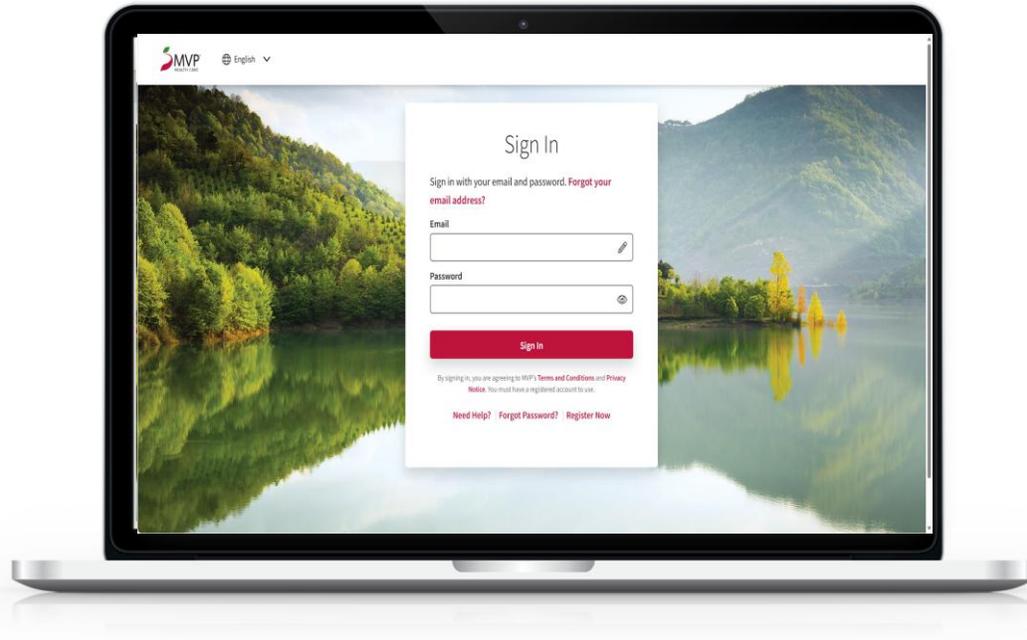
Refer to Your 2026 Benefit Guide

More information on how to use Gia is included in **Your 2026 Benefit Guide**

- Create an account
- Set up automatic monthly premium payments
- Set communication preferences
  - Go “paperless” to get some information by email and/or text messages instead of postal mail
- View your Evidence of Coverage (EOC), benefit details, and cost-shares



# Access Gia Your Way!



## Sign in Online

- Visit [my.mvphealthcare.com](https://my.mvphealthcare.com)

## Download the *Gia by MVP* Mobile App

- Visit [mvphealthcare.com/GetGia](https://mvphealthcare.com/GetGia)
- Scan the code above with your mobile device

Refer to your **2026 Benefit Guide** for instructions on how to create an account

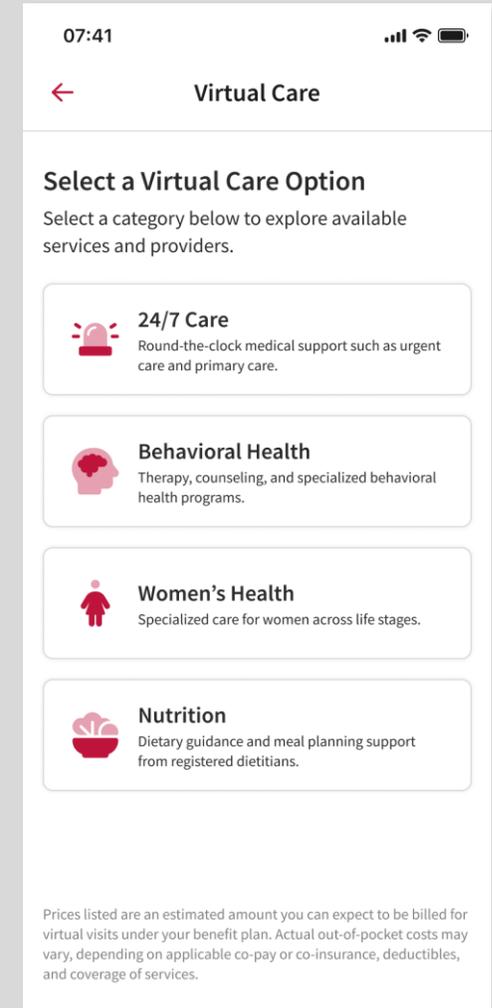
# Access Health Care

Most services available through Gia are \$0 for MVP Medicare Advantage members.

- **Urgent Care**—available 24/7
- **Primary Care**—send in-app messages for support with the cold, flu, preventive care, or conditions like diabetes or asthma
- **Nutrition Counseling**—connect with a dietician for a personalized plan based on your health needs or goals
- **Behavioral Health Services**—schedule a video appointment for help managing anxiety, depression, and more

Other virtual services are available through Gia, like Women’s Health and additional Behavioral Health Services. These services **may be subject to your plan’s co-pay**. Costs will appear in the Gia before you’re connected with a provider.

**For serious and life-threatening emergencies, please dial 911.**



# Virtual Care Is Great When You...



- Need urgent care
- Cannot get in with your PCP in a timely manner
- Would like to speak with someone about anxiety, depression, grief, addiction, or other behavioral health conditions
- Need care after most in-person facilities are closed
- Do not have transportation
- Are traveling, are living away from home for a few months, or live in a rural area
- Are transitioning home from the hospital
- Have a new health issue and are not sure where to start...

**Start with Gia!**



# Pharmacy Benefits



Manage your prescriptions

- Check drug costs
  - Personalized by your plan, the Formulary, and deductible spending
  - Results show if a drug is available through mail order or requires prior authorization
- Find a pharmacy
- View pharmacy claims
- Request a prescription

The image displays two views of the MVP Pharmacy Benefits interface. On the left is a desktop web view, and on the right is a mobile app view.

**Desktop Web View:**

- Header:** MVP logo, Contact Us, Jane Smith.
- Navigation:** My Dashboard, My Plan, Pharmacy (selected), Payments and Claims, Get Care, Wellness and Rewards.
- Main Content:**
  - Manage Your Prescriptions:** Do more with CVS Caremark®! With quick access to CVS Caremark online tools and resources, managing your prescriptions has never been easier. Includes buttons for Check Order Status, Check Drug Cost and Coverage, and Pharmacy Search.
  - My Medication:** The list below shows your most recent prescriptions filled using your MVP pharmacy benefit. Shows four entries for Escitalopram Oxalate 10MG (30 Tablets, generic) with 2 Refills Remaining.
  - What is a Formulary?** A Formulary is a list of prescription drugs covered by your health plan. Includes a link to View My Formulary (List of Covered Drugs).

**Mobile App View:**

- Header:** 07:41, Hi, Jane, Home, Medical, Pharmacy (selected), Dental, Vision.
- Navigation:** Pharmacy (ACTIVE).
- Main Content:**
  - Get Help with Prescriptions:** A Gia provider can prescribe medication or help with refills. Avg response time: 2 hours.
  - PHARMACY TOOLS AND SERVICES:** Drug Cost and Pharmacy Search, Check Order Status.
  - MY MEDICATIONS:** View More Medications. Shows two entries: Escitalopram Oxalate (10MG) and Atorvastatin (20MG), both with 2 Refills Remaining.

# NationsBenefits® Resources



View and manage your benefits powered by NationsBenefits®

- Check balances
  - See amounts available in both dental and over-the-counter (OTC) “purses”
  - See recent transactions
- Connect with NationsBenefits to:
  - Find retail locations
  - View product eligibility
  - Request a new card

The image displays two screenshots of the NationsBenefits mobile application. The left screenshot shows the 'My NationsBenefits' dashboard with a sidebar menu and three main resource cards: 'Check Product Eligibility', 'Find Stores and Pharmacies', and 'Replace Card'. Below these are 'My Purse Balances' for Over-the-Counter (OTC) and Dental, both showing \$80.00 available and \$20.00 used. A 'Recent Transactions' table is also visible.

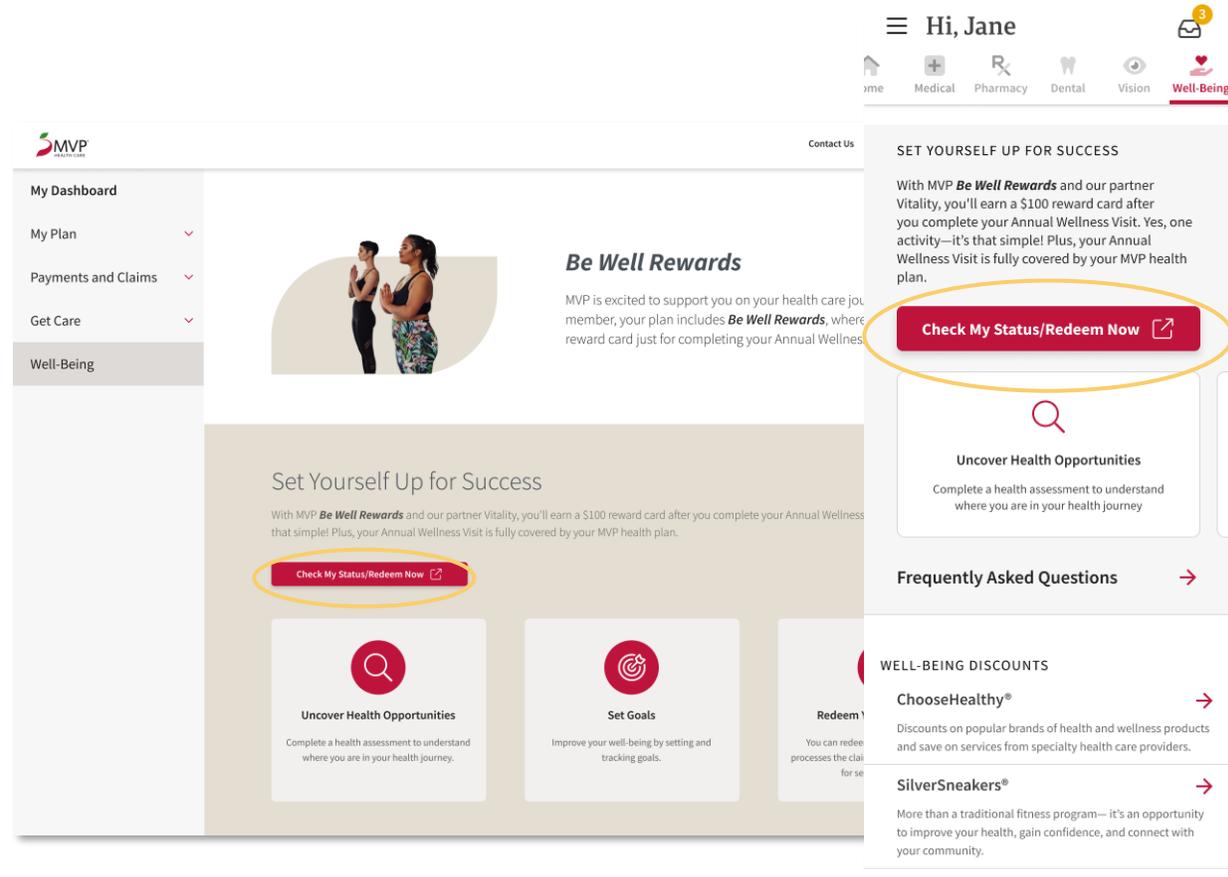
Merchant	Transaction ID	Payment Method	Amount	Status
August 4, 2025				
CVS Pharmacy Over-the-Counter (OTC)	CC00AC0B8CA	Account (...1202)	+\$15.96	Benefit ID

The right screenshot shows a mobile phone view of the app with the same dashboard content, including the 'My Purse Balances' section which shows OTC with \$58.11 remaining and Dental with \$91.89 spent out of \$150.00.

# Be Well Rewards

Easily redeem your reward in Gia

1. Sign in to Gia and select *Well-Being*
2. Select *Check My Status/Redeem Now*. This will bring to the Power of Vitality platform.
3. When your reward activity is marked complete, you will see a confirmation message pop up on your homepage.
4. Select *Choose Reward Card* and follow the instructions to confirm your selection and shipping address (if choosing a physical reward card).
  - Choose from CVS, Kohl's, Panera, Home Depot, or Starbucks



# Feedback & Resources

# Contacts

	Phone Number	Hours to Call
<b>MVP Medicare Customer Care</b>	<b>1-800-665-7924</b> (TTY 711)	October 1-March 31, seven days a week, 8 am–8 pm April 1–September 30, Monday-Friday, 8 am–8 pm
<b>MVP Care Guide</b>	<b>1-844-232-9687</b> (TTY 711)	Monday–Friday, 8:30 am–5:00 pm
<b>CVS Caremark</b> (Mail Order Prescriptions)	<b>1-866-494-8829</b>	24 hours a day, seven days a week
<b>TruHearing</b> (Hearing Aids)	<b>1-855-547-9322</b> (TTY 711)	October 1-March 31, seven days a week, 8 am–8 pm April 1–September 30, Monday-Friday, 8 am–8 pm
<b>NationsBenefits</b> (OTC Allowance & Transportation Benefit)	<b>1-855-996-4327</b> (TTY 711)	Seven days a week, 8 am–8 pm, Eastern Time
<b>EyeMed</b> (Vision)	<b>1-866-912-9729</b> (TTY 711)	October 1–March 31: 8 am–2 am seven days a week April 1–September 30: 8 am–2 am Mon.–Sat., 11 am–8 pm Sun.

# Thank you for joining us!

**Contact: [mvphealthcare.com/medicare](https://mvphealthcare.com/medicare)**

Call **1-800-665-7924** (TTY 711)

October 1-March 31, seven days a week, 8 am–8 pm Eastern Time

April 1–September 30, Monday-Friday, 8 am–8 pm

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. For accommodations of persons with special needs at meetings call 1-800-324-3899 (TTY 711). Select virtual care services through Gia are available at no cost share. Additional specialty providers in Gia, in-person visits, and referrals are subject to the applicable plan co-pay/cost-share. An estimated cost for these services will be listed in Gia at the time of service. For serious and life-threatening emergencies, please dial 911. App Store® is a registered trademark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2025 Tivity Health, Inc. All rights reserved. ©2025 TruHearing, Inc. All rights reserved. TruHearing® is a trademark of TruHearing, Inc. All other trademarks, product names, and company names are the property of their respective owners. ©2025 NationsBenefits, LLC. and NationsOTC, LLC. NationsOTC is a registered trademark of NationsOTC, LLC. All other marks are the property of their respective owners. The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circles design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration.

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