

	Coverage Information		Limits and Exclusions
Plan Cost-Sharing Highlights	In-Network	Out-of-Network	
Annual Deductible per Contract Year	\$3,400 Person/\$6,800 Family - Embedded	\$6,800 Person/\$13,600 Family	None
Co-insurance	30% Person/30% Family	50% Person/50% Family	None
Annual Out-of-Pocket Maximum	\$6,800 Person/\$13,600 Family - Embedded	\$13,600 Person/\$27,200 Family	None
Primary Care Physician Office Visits	30% coinsurance*	50% coinsurance*	0% Coins. after Ded. to age 19
Specialist Office Visits	30% coinsurance*	50% coinsurance*	None
Preventive & Well Care Services	In-Network	Out-of-Network	
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 .	Well Child Care & Immunizations Covered in Full; Subject to out-of-network cost share for all other services.	None
Physician Office Visits	In-Network	Out-of-Network	
Diagnostic Laboratory Services	PCP: 30% coinsurance*/Spec: 30% coinsurance*	PCP: 50% coinsurance*/Spec: 50% coinsurance*	None
Diagnostic X-ray	PCP: 30% coinsurance*/Spec: 30% coinsurance*	PCP: 50% coinsurance*/Spec: 50% coinsurance*	None
Advanced Imaging Services (CT/PET scans, MRIs)	Spec: 30% coinsurance*/Free-Stnd: 30% coinsurance*	Spec: 50% coinsurance*/Free-Stnd: 50% coinsurance*	Prior authorization required for non-participating provider
Rehabilitative Services (PT/OT/ST)	30% coinsurance*	50% coinsurance*	60 combined PT/OT/ST visits per year
Allergy Services	30% coinsurance*	50% coinsurance*	None
Chemotherapy Visit	30% coinsurance*	50% coinsurance*	None
Inpatient Services - Hospital	In-Network	Out-of-Network	
Medical/Surgical Admissions	30% coinsurance*	50% coinsurance*	Prior Authorization required for non-participating provider
Surgical Services	30% coinsurance*	50% coinsurance*	Prior auth required for non-par
Inpatient Physical Rehabilitation	30% coinsurance*	50% coinsurance*	30 days per Plan Year combined therapies. Prior Auth required for non-participating provider

	Coverage Information		Limits and Exclusions
Outpatient Hospital Services	In-Network	Out-of-Network	
Hospital Rehab Services (PT/OT/ST)	30% coinsurance*	50% coinsurance*	60 combined PT/OT/ST visits per year
Diagnostic Laboratory Services **	30% coinsurance*	50% coinsurance*	None
Diagnostic X-ray **	30% coinsurance*	50% coinsurance*	None
Advanced Imaging Services (CT/PET, scans, MRIs)**	30% coinsurance*	50% coinsurance*	Prior authorization required for
Ambulatory/Outpatient Surgery **	30% coinsurance*	50% coinsurance*	Prior authorization required for non-participating provider
Emergency Care	In-Network	Out-of-Network	
Emergency Room (ER) Visit	30% coinsurance*	30% coinsurance*	None
Urgent Care Centers	30% coinsurance*	30% coinsurance*	None
Ambulance (Emergency Medical Transportation)	30% coinsurance*	30% coinsurance*	None
Maternity Services	In-Network	Out-of-Network	
Maternity – Prenatal Care	Covered in Full	50% coinsurance*	None
Maternity – Physician Delivery	30% coinsurance*	50% coinsurance*	None
Maternity – Inpatient Hospital Services	30% coinsurance*	50% coinsurance*	None
Behavioral Health Services	In-Network	Out-of-Network	
Mental Health Inpatient Hospital	30% coinsurance*	50% coinsurance*	Including residential treatment. Prior Authorization required for non-participating provider
Mental Health Outpatient	30% coinsurance*	50% coinsurance*	Prior Authorization required for non-participating provider
Substance Use Disorder Inpatient Hospital	30% coinsurance*	50% coinsurance*	Including residential treatment. Prior Authorization required for non-participating provider
Substance Use Disorder Outpatient	30% coinsurance*	50% coinsurance*	20 visits per plan year may be used for family counseling. Prior Auth required for non-par
Residential Treatment	30% coinsurance*	50% coinsurance*	None
Other Services	In-Network	Out-of-Network	
Physician Administered Drugs	30% coinsurance*	50% coinsurance*	None
Skilled Nursing Facility	30% coinsurance*	50% coinsurance*	120 days per Plan Year. Prior Authorization required for non-participating provider
Home Health Care	30% coinsurance*	50% coinsurance*	100 visits per Plan Year. Prior auth required for non-par
Hospice	30% coinsurance*	Inpt: 50% coinsurance*/Outpt: 50% coinsurance*	5 visits for family bereavement counseling
Durable Medical Equipment	30% coinsurance*	50% coinsurance*	None
Diabetic Supplies & Equipment	30% coinsurance*	50% coinsurance*	Diabetic Insulin Covered in full In Network
Chiropractic Benefit	30% coinsurance*	50% coinsurance*	None
Acupuncture	30% coinsurance*	Not covered	10 visits per Plan Year

New York

Plan Name: PPO HDHP

Plan Form: NY8PDE131ZLKEPNGBL

Plan Status: Pending

Pending Approval by the New York State Department of Financial Services



	Coverage Information		Limits and Exclusions
Prescription Drug Coverage	In-Network	Out-of-Network	
Tier 1	See available Riders	See available Riders	SUD and Fertility Drugs only - 30 day supply retail takes PCP Copay; Mail Order, takes 3 x PCP Copay, Up to a 90-day supply
Tier 2	See available Riders	See available Riders	None
Tier 3	See available Riders	See available Riders	None
Prescription Drug Deductible	None	None	None
Vision Care	In-Network	Out-of-Network	
Adult Vision Care	Not covered	Not covered	None
Pediatric Vision Care	Not covered	Not covered	None
Other Plan Features	In-Network	Out-of-Network	
Gia® Virtual Care	0% coinsurance	Not covered	None
Wellness Benefits	\$800 allowance	Included in In-Network benefit	Get reimbursed up to \$800 per contract, per calendar year with MVP's Well-Being Reimbursement
Plan Highlights	Specialty virtual care providers included in Gia may be subject to the plan's applicable cost-share.		
**Preferred Provider Facilities	Laboratory, radiology, and ambulatory services at a preferred provider facility will be covered in full, after deductible (if applicable). Find a preferred provider facility in your area at mvphealthcare.com .		

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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