

# Vermont Individual 2025 Plans

Open enrollment begins November 1, 2024 for coverage starting January 1, 2025!



| MVP VT Plus Plans (Non-Standard)   |        |                                |         |        |         |        |   |
|--|--------|--------------------------------|---------|--------|---------|--------|---|
| Non-Standard plans contain unique features that enhance the value of the benchmark benefits. |        |                                |         |        |         |        |   |
| Gold   |        | Reflective Silver <sup>1</sup> |         | Silver |         | Bronze |   |
| 3 QHDHP  | 4 NEW! | 1                              | 2 QHDHP | 1      | 2 QHDHP | 1      | 5 |

| MVP VT Plans (Standard)  |      |                                |         |        |        |        |         |   |
|--|------|--------------------------------|---------|--------|--------|--------|---------|---|
| Standard plans are based on what the state dictates must be included in benefit details. |      |                                |         |        |        |        |         |   |
| Platinum   | Gold | Reflective Silver <sup>1</sup> |         | Silver |        | Bronze |         |   |
| 1  | 1    | 3                              | 4 QHDHP | 3      | 4QHDHP | 2      | 3 QHDHP | 4 |

Cost-share amounts below are the co-pay or co-insurance after the deductible is met, unless noted as not subject to deductible (NoDD). All plans include dependent care coverage until the end of the year the dependent turns 26. **Cost-shares in red indicate a change from the 2024 plan.**

|   |                         |                          |                          |                          |                          |                          |                          |                          |
|---|-------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>Plan Deductible</b><br>Individual/Family       | \$3,000/<br>\$6,000 AGG | \$5,000/<br>\$10,000 EMB | \$2,500/<br>\$5,000 EMB  | \$5,800/<br>\$11,600 EMB | \$2,500/<br>\$5,000 EMB  | \$5,775/<br>\$11,550 EMB | \$7,250/<br>\$14,500 EMB | \$9,200/<br>\$18,400 EMB |
| <b>Out-of-Pocket Maximum</b><br>Individual/Family | \$3,000/<br>\$6,000 AGG | \$8,000/<br>\$16,000 EMB | \$7,600/<br>\$15,200 EMB | \$5,800/<br>\$11,600 EMB | \$7,600/<br>\$15,200 EMB | \$5,775/<br>\$11,550 EMB | \$8,400/<br>\$16,800 EMB | \$9,200/<br>\$18,400 EMB |

|                         |                          |                          |                          |                          |                          |                          |                          |                          |
|-------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| \$450/<br>\$900 EMB     | \$1,400/<br>\$2,800 EMB  | \$3,500/<br>\$7,000 EMB  | \$2,100/<br>\$4,200 AGG  | \$3,500/<br>\$7,000 EMB  | \$2,100/<br>\$4,200 AGG  | \$6,450/<br>\$12,900 EMB | \$5,800/<br>\$11,600 AGG | \$9,200/<br>\$18,400 EMB |
| \$1,600/<br>\$3,200 EMB | \$5,600/<br>\$11,200 EMB | \$9,200/<br>\$18,400 EMB | \$7,050/<br>\$14,100 AGG | \$9,200/<br>\$18,400 EMB | \$7,050/<br>\$14,100 AGG | \$9,200/<br>\$18,400 EMB | \$7,100/<br>\$14,200 AGG | \$9,200/<br>\$18,400 EMB |

## Medical

|   |   |                         |   |                 |   |                 |   |  |
|---|---|-------------------------|---|-----------------|---|-----------------|---|--|
| <b>Primary Care/Specialist Visit</b>  | 0%/0%   | \$0 NoDD/<br>\$0 NoDD   | 3 PCP visits<br>per member<br>\$0 NoDD, then<br>\$30/\$60 | 0%/0%           | 3 PCP visits<br>per member<br>\$0 NoDD, then<br>\$30/\$60 | 0%/0%           | 3 PCP visits per<br>member \$0 NoDD,<br>then \$40/\$100 | 3 PCP visits per<br>member NoDD,<br>then 0%/0% |
| <b>Hospital Facility</b><br>Inpatient/Outpatient  | 0%/0%   | 20%/\$1,000             | 50%/\$1,500   | 0%/0%           | 50%/\$1,500   | 0%/0%           | 50%/50%   | 0%/0%  |
| <b>Urgent Care/Emergency Room</b>   | 0%/0%   | \$0 NoDD/\$500          | \$60/\$400  | 0%/0%           | \$60/\$400  | 0%/0%           | \$100/50%   | 0%/0%  |
| <b>MVP Virtual Care Services</b>  | 0% <sup>2</sup>   | \$0 NoDD                | \$0 NoDD  | 0% <sup>2</sup> | \$0 NoDD  | 0% <sup>2</sup> | \$0 NoDD  | \$0 NoDD                                       |
| <b>Ambulance</b>  | 0%  | \$150                   | \$105   | 0%              | \$100   | 0%              | \$100   | 0%   |
| <b>Chiropractic</b>   | 0%  | \$25 NoDD               | \$45  | 0%              | \$45  | 0%              | \$50  | 0%   |
| <b>Acupuncture</b>  | Get up to \$500 per member, per contract for acupuncture services rendered by a licensed provider |                         |   |                 |   |                 |   |  |
| <b>Pediatric Dental</b><br>Class 1/Class 2/Class 3 and Orthodontia<br>Two Dental Exams per Year | 0%/0%/0%  | \$0 NoDD/<br>30%/50%    | \$0 NoDD/<br>30%/50%                                      | 0%/0%/0%        | \$0 NoDD/<br>30%/50%                                      | 0%/0%/0%        | \$0 NoDD/<br>30%/50%                                    | \$0 NoDD/0%/0%                                 |
| <b>Pediatric Vision</b><br>Annual Exam/Set of Eyewear   | 0%/0%   | \$20 NoDD/<br>\$20 NoDD | \$20 NoDD/<br>\$20 NoDD                                   | 0%/0%           | \$20 NoDD/<br>\$20 NoDD                                   | 0%/0%           | \$20 NoDD/<br>\$20 NoDD                                 | \$20 NoDD/<br>\$20 NoDD                        |
| <b>Hearing Aid</b><br>Office Visit/Equipment  | 0%/0%   | \$0 NoDD/20%            | \$60/50%  | 0%/0%           | \$60/50%  | 0%/0%           | \$100/50%   | 0%/0%  |

|  |  |  |                 |  |                 |                         |                 |   |
|--|--|--|-----------------|--|-----------------|-------------------------|-----------------|---|
| 3 PCP visits per<br>member at \$0,<br>then \$15 NoDD/<br>\$40 NoDD | 3 PCP visits per<br>member at \$0,<br>then \$20 NoDD/<br>\$55 NoDD | 3 PCP visits per<br>member at \$0,<br>then \$40 NoDD/<br>\$90 NoDD | 10%/35%         | 3 PCP visits per<br>member at \$0,<br>then \$40 NoDD/<br>\$90 NoDD | 10%/35%         | \$35/\$90               | 50%/50%         | 3 PCP visits per<br>member at \$0,<br>then \$40 NoDD/<br>\$100 NoDD |
| 10%/10%  | 30%/30%  | 50%/50%  | 35%/35%         | 50%/50%  | 35%/35%         | 50%/50%                 | 50%/50%         | 0%/0%   |
| \$50 NoDD/\$100  | \$65 NoDD/\$150  | \$100 NoDD/\$250   | 35%/35%         | \$100 NoDD/\$250   | 35%/35%         | \$100/50%               | 50%/50%         | 0%/0%   |
| \$0 NoDD   | \$0 NoDD   | \$0 NoDD   | 0% <sup>2</sup> | \$0 NoDD   | 0% <sup>2</sup> | \$0 NoDD                | 0% <sup>2</sup> | \$0 NoDD  |
| \$60 NoDD  | \$75 NoDD  | \$105 NoDD   | 40%             | \$100 NoDD   | 35%             | \$100                   | 50%             | 0%  |
| \$20 NoDD  | \$35 NoDD  | \$50 NoDD  | 35%             | \$50 NoDD  | 35%             | \$45                    | 50%             | \$50 NoDD   |
| Not covered  |  |  |                 |  |                 |                         |                 |   |
| \$0 NoDD/<br>30%/50%   | \$0 NoDD/<br>30%/50%   | \$0 NoDD/<br>30%/50%   | \$0/30%/50%     | \$0 NoDD/<br>30%/50%   | \$0/30%/50%     | \$0 NoDD/<br>30%/50%    | \$0/30%/50%     | \$0 NoDD/0%/0%  |
| \$20 NoDD/<br>\$20 NoDD  | \$20 NoDD/<br>\$20 NoDD  | \$20 NoDD/<br>\$20 NoDD  | \$20/\$20       | \$20 NoDD/<br>\$20 NoDD  | \$20/\$20       | \$20 NoDD/<br>\$20 NoDD | \$20/\$20       | \$20 NoDD/<br>\$20 NoDD   |
| \$40 NoDD/10%  | \$55 NoDD/30%  | \$90 NoDD/50%  | 35%/35%         | \$90 NoDD/50%  | 35%/35%         | \$90/50%                | 50%/50%         | \$100 NoDD/0%   |

## Pharmacy

|  |  |                                 |                            |                                      |                            |                                      |                                      |                                  |
|--|--|---------------------------------|----------------------------|--------------------------------------|----------------------------|--------------------------------------|--------------------------------------|----------------------------------|
| <b>Prescription Deductible</b><br>Individual/Family                | Integrated with<br>Medical   | \$250/\$500 Brand<br>Deductible | \$850/\$1,700              | Integrated with<br>Medical           | \$850/\$1,700              | Integrated with<br>Medical           | \$700/\$1,400<br>Brand Deductible    | Integrated with<br>Medical       |
| <b>Prescription<br/>Out-of-Pocket Maximum</b><br>Individual/Family | \$1,650/<br>\$3,300 AGG  | \$500/<br>\$1,000 EMB           | \$1,600/<br>\$3,200 EMB    | \$1,650/<br>\$3,300 AGG              | \$1,600/<br>\$3,200 EMB    | \$1,650/<br>\$3,300 AGG              | Integrated<br>with Medical           | Integrated<br>with Medical       |
| <b>Prescription Cost-share</b><br>Tier1/Tier2/Tier3                | Preventive Drugs<br>\$10/\$15/5% NoDD<br>All Other Drugs<br>0%/0%/0% | \$0 NoDD/<br>\$40/\$80          | \$5/\$30/\$60<br>VBID: \$1 | 0%/0%/0%<br>Preventive<br>Drugs NoDD | \$5/\$30/\$60<br>VBID: \$1 | 0%/0%/0%<br>Preventive<br>Drugs NoDD | \$10 NoDD/<br>\$50/\$80<br>VBID: \$1 | \$10 NoDD/<br>0%/0%<br>VBID: \$1 |
| <b>Diabetic Supplies</b>   | 0%   | \$80                            | \$60                       | 0%                                   | \$60                       | 0%                                   | \$80                                 | 0%                               |

|                                      |                                 |                                   |   |                                   |   |                                     |  |                            |
|--------------------------------------|---------------------------------|-----------------------------------|---|-----------------------------------|---|-------------------------------------|--|----------------------------|
| None                                 | \$200/\$400<br>Brand Deductible | \$500/\$1,000<br>Brand Deductible | Integrated<br>with Medical                | \$500/\$1,000<br>Brand Deductible | Integrated<br>with Medical                | \$1,100/\$2,200<br>Brand Deductible | Integrated<br>with Medical               | Integrated<br>with Medical |
| \$1,600/<br>\$3,200 EMB              | \$1,600/<br>\$3,200 EMB         | \$1,600/<br>\$3,200 EMB           | \$1,650/<br>\$3,300 AGG                   | \$1,600/<br>\$3,200 EMB           | \$1,650/<br>\$3,300 AGG                   | \$1,600/<br>\$3,200 EMB             | \$1,650/<br>\$3,300 AGG                  | Integrated<br>with Medical |
| \$10 NoDD/<br>\$50 NoDD/<br>50% NoDD | \$15 NoDD/<br>\$60/50%          | \$15 NoDD/<br>\$70/50%            | \$10/\$40/50%<br>Preventive<br>Drugs NoDD | \$15 NoDD/<br>\$70/50%            | \$10/\$40/50%<br>Preventive<br>Drugs NoDD | \$15 NoDD/<br>\$85/60%              | \$12/40%/60%<br>Preventive<br>Drugs NoDD | \$25 NoDD/<br>0%/0%        |
| 50% NoDD                             | 50%                             | 50%                               | 50%                                       | 50%                               | 50%                                       | 60%                                 | 60%                                      | 0%                         |

## Premium Monthly Rates Rates effective January 1, 2025–December 31, 2025.

|                                     |            |            |            |            |            |            |            |            |
|-------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|
| <b>Single</b>                       | \$1,194.48 | \$1,138.55 | \$918.53   | \$937.52   | \$1,275.11 | \$1,303.12 | \$819.01   | \$813.43   |
| <b>Single + Spouse</b>              | \$2,388.96 | \$2,277.10 | \$1,837.06 | \$1,875.04 | \$2,550.22 | \$2,606.24 | \$1,638.02 | \$1,626.86 |
| <b>Single + Child(ren)</b>          | \$2,305.35 | \$2,197.40 | \$1,772.76 | \$1,809.41 | \$2,460.96 | \$2,515.02 | \$1,580.69 | \$1,569.92 |
| <b>Single + Spouse + Child(ren)</b> | \$3,356.49 | \$3,199.33 | \$2,581.07 | \$2,634.43 | \$3,583.06 | \$3,661.77 | \$2,301.42 | \$2,285.74 |

|            |            |            |            |            |            |            |            |            |
|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| \$1,366.60 | \$1,145.36 | \$919.53   | \$928.90   | \$1,276.53 | \$1,289.82 | \$807.97   | \$815.25   | \$825.19   |
| \$2,733.20 | \$2,290.72 | \$1,839.06 | \$1,857.80 | \$2,553.06 | \$2,579.64 | \$1,615.94 | \$1,630.50 | \$1,650.38 |
| \$2,637.54 | \$2,210.54 | \$1,774.69 | \$1,792.78 | \$2,463.70 | \$2,489.35 | \$1,559.38 | \$1,573.43 | \$1,592.62 |
| \$3,840.15 | \$3,218.46 | \$2,583.88 | \$2,610.21 | \$3,587.05 | \$3,624.39 | \$2,270.40 | \$2,290.85 | \$2,318.78 |

<sup>1</sup> Reflective Silver plans are only available through purchase directly from MVP Health Care.

<sup>2</sup> This plan features an aggregate deductible and out-of-pocket maximum (OOPM). Each member on a family plan will pay toward the family OOPM. No individual will pay more than the government mandated OOPM of \$9,200. The term *embedded* is used in Vermont Health Connect materials to define this deductible and OOPM structure.

<sup>3</sup> Gia telemedicine services will be \$0 after the deductible is met on MVP QHDHPs beginning January 1, 2025, unless the Affordable Care Act 2023 QHDHP/HSA safe harbor is further extended.

**QHDHP:** Qualified High-Deductible Health Plan. All MVP QHDHP plans are Health Savings Account qualified.  
**NoDD:** Not subject to deductible.

**VBID:** Value-Based Insurance Design. VBID maintenance Medications are not subject to the deductible.

The MVP Secure plan is only available for purchase through Vermont Health Connect (VHC) to individuals under the age of 30. Visit [vermonthealthconnect.gov](https://vermonthealthconnect.gov) to learn more. All MVP VT Individual plans pass for Medicare Creditable Coverage.

These plan overviews are intended to provide a general outline of coverage. For comprehensive benefit details, please review your Certificate of Coverage (COC), Summary of Benefits and Coverage (SBC), and any applicable Rider(s). Your COC, SBC, and Rider(s) will be controlling. These documents can be found in your MVP online account, or are available by request.

**Aggregate (AGG):** For any policy with two or more members, the family deductible must be met by any one or any combination of members before the plan will make payment. **Embedded (EMB):** Each member pays toward, but never exceeds, their individual deductible and/or OOPM until the larger family deductible and/or OOPM is met, after which, the plan makes payments for all members on the Contract. The term *Stacked* is used on Vermont Health Connect materials to define this deductible and/or OOPM structure.

Health benefit plans are issued and administered by MVP Health Plan, Inc.; MVP Health Insurance Company; MVP Select Care, Inc.; and MVP Health Services Corp., operating subsidiaries of MVP Health Care, Inc. Not all plans available in all states and counties.

## \$600 Well-Being Reimbursement

Included on all MVP VT Plus plans! Members can get reimbursed up to \$600 per contract, per calendar year for well-being items, programs, and activities.

## Questions? We're here to help!

Call 1-844-865-0250 or visit [mvphealthcare.com/vermont](https://mvphealthcare.com/vermont) to learn more. For subsidy information, visit [VermontHealthConnect.gov](https://VermontHealthConnect.gov).

