MVP Healthy NY

MVP HEALTH CARE

2026 Quarter 3 for Small Groups

	Standard Gold
	Cost-share amounts below are the co-pay or co-insurance after the deductible is met, unless otherwise noted as not subject to deductible (NoDD). **Cost-shares in red** indicate a change from the 2025 plan.
Plan Deductible	
Individual/Family	$775/$1,550
Out-of-Pocket Maximum	
Individual/Family	$10,150/$20,300
Medical	
Primary Care Visit/Specialist Visit	$25/$40
Hospital Facility–Inpatient	$1,000
Hospital Facility Surgery–Outpatient	$100
Urgent Care/Emergency Room	$60/$150
Gia® Virtual Care Services	$0 NoDD[1]
Diagnostic Radiology/Laboratory Outpatient	$40/$40
Diabetic Supplies/Insulin	$25/$0 NoDD
Chiropractic Benefit	$40
Pharmacy	
Prescription Deductible Individual/Family	$0/$0
Prescription Cost Share Tier 1/Tier 2/Tier 3	$10 NoDD/$35 NoDD/$70 NoDD

Monthly Premium Rates

Rates effective July 1, 2026–September 30, 2026

Region	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + Child(ren)
Albany	$939.68	$1,879.36	$1,597.46	$2,678.09
Buffalo	$1,108.74	$2,217.48	$1,884.86	$3,159.91
Mid-Hudson	$1,125.34	$2,250.68	$1,913.08	$3,207.22
New York City	$2,007.97	$4,015.94	$3,413.55	$5,722.71
Rochester	$1,083.84	$2,167.68	$1,842.53	$3,088.94
Syracuse	$977.02	$1,954.04	$1,660.93	$2,784.51
Utica/Watertown	$992.59	$1,985.18	$1,687.40	$2,828.88

Pediatric dental coverage is not included on the Healthy NY plan. However, per the Affordable Care Act (ACA), small group employers are required to offer pediatric dental coverage to all dependents up to age 19. If you do not currently offer pediatric dental coverage compliant with ACA requirements, stand-alone pediatric dental products are available for purchase from MVP. Please ask your MVP Sales Representative for more information.

[1] Gia virtual care services include 24/7 primary and urgent care, nutrition, and some behavioral health services. Beginning January 1, 2026, Gia virtual care services are $0 before the deductible on qualified high-deductible health plans. Some specialty virtual care providers included in Gia, in-person visits, and referrals may be subject to the plan's applicable co-pay/cost-share. Estimated visit costs will be listed in Gia at the time of service.

NoDD: Not subject to deductible

In a family plan with an embedded deductible, each member pays their own, individual deductible. Once an individual has met their deductible, no further deductible is required of them for that plan year. Other family members continue to pay toward their individual deductibles until the family deductible is met. **An embedded out-of-pocket maximum** works the same way.

Plan availability and rates are subject to change without notice. Rates may vary by region and should be verified with your authorized broker, or MVP. For plan details or the most current information on the approved plans available for individuals or families in your area, please contact your broker, navigator, or MVP representative. Call 1-800-TALK-MVP (1-800-825-5687) or visit 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, Schedule, and any applicable Rider(s), your Certificate of Coverage, Schedule, and Rider(s) will be controlling.

Health benefit plans are issued or 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.

nystateofhealth The Official Health Plan Marketplace

To learn more about applying for health insurance, including Medicaid, Child Health Plus, Essential Plan, and Qualified Health Plans through NY State of Health, The Official Health Plan Marketplace, visit www.nystateofhealth.ny.gov or call 1-855-355-5777.