

**New York**  
**Plan Name:** MVP EPO Silver 4 with HRA  
**Plan Form:** NY-EPO-SS-004 (2024)  
**Plan Status:** Active



Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
<b>Annual Deductible per Contract Year</b>	\$2,800 Person/\$5,600 Family - Embedded	None
<b>Co-insurance</b>	As Noted Below	None
<b>Annual Out-of-Pocket Maximum</b>	\$7,200 Person/\$14,400 Family - Embedded	None
<b>Primary Care Physician Office Visits</b>	\$20 copay*	None
<b>Specialist Office Visits</b>	\$50 copay*	None
<b>Preventive &amp; Well Care Services</b>		
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 <a href="http://mvphealthcare.com">mvphealthcare.com</a> .	None
<b>Physician Office Visits</b>		
<b>Diagnostic Laboratory Services</b>	PCP: \$20 copay*/Spec: \$50 copay*	None
<b>Diagnostic X-ray</b>	PCP: \$20 copay*/Spec: \$50 copay*	None
<b>Advanced Imaging Services (CT/PET scans, MRIs)</b>	Spec: \$200 copay*/Free-Stnd: \$200 copay*	None
<b>Rehabilitative Services (PT/OT/ST)</b>	\$50 copay*	54 visits per condition, per Plan Year combined therapies
<b>Allergy Services</b>	\$50 copay*	Cost share dependent on location of services
<b>Chemotherapy Visit</b>	\$50 copay*	None
<b>Inpatient Services - Hospital</b>		
<b>Medical/Surgical Admissions</b>	\$800 copay*	Per continuous confinement
<b>Surgical Services</b>	\$125 copay*	None
<b>Inpatient Physical Rehabilitation</b>	\$800 copay*	60 days per Plan Year Combined Therapies
<b>Outpatient Hospital Services</b>		
<b>Hospital Rehab Services (PT/OT/ST)</b>	\$50 copay*	54 visits per condition/year combined therapies
<b>Diagnostic Laboratory Services **</b>	\$50 copay*	None
<b>Diagnostic X-ray **</b>	\$100 copay*	None
<b>Advanced Imaging Services (CT/PET, scans, MRIs) **</b>	\$200 copay*	None
<b>Ambulatory/Outpatient Surgery **</b>	\$225 copay*	None
<b>Emergency Care</b>		
<b>Emergency Room (ER) Visit</b>	\$300 copay*	None
<b>Urgent Care Centers</b>	\$50 copay*	None
<b>Ambulance (Emergency Medical Transportation)</b>	\$300 copay*	None
<b>Maternity Services</b>		
<b>Maternity – Prenatal Care</b>	Covered in Full	None
<b>Maternity – Physician Delivery</b>	\$125 copay*	None
<b>Maternity – Inpatient Hospital Services</b>	\$800 copay*	None

\*Deductible applies to this benefit

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<b>Behavioral Health Services</b>		
<b>Mental Health Inpatient Hospital</b>	\$800 copay*	Including residential treatment
<b>Mental Health Outpatient</b>	\$20 copay*	None
<b>Substance Use Disorder Inpatient Hospital</b>	\$800 copay*	Including residential treatment
<b>Substance Use Disorder Outpatient</b>	\$20 copay*	Unlimited; Up to 20 visits per plan year may be used for family counseling
<b>Residential Treatment</b>	\$800 copay*	None
<b>Other Services</b>		
<b>Physician Administered Drugs</b>	20% coinsurance*	None
<b>Skilled Nursing Facility</b>	\$800 copay*	200 days per plan year
<b>Home Health Care</b>	\$50 copay*	60 visits per year
<b>Hospice</b>	Inpt: \$800 copay* / Outpt: \$50 copay*	210 days per plan year, 5 visits for family bereavement counseling
<b>Durable Medical Equipment</b>	50% coinsurance*	Standard equipment covered
<b>Diabetic Supplies &amp; Equipment</b>	\$20 copay*	Not more than \$100 for a 30-day supply of insulin
<b>Chiropractic Benefit</b>	\$50 copay*	None
<b>Acupuncture</b>	50% coinsurance*	12 visits per plan year
<b>Prescription Drug Coverage</b>		
<b>Tier 1</b>	Pharm: \$15 copay/Mail: \$37.50 copay	30 day retail/90 day mail order
<b>Tier 2</b>	Pharm: \$40 copay/Mail: \$100 copay	\$100 max out of pocket on 30 day supply of Insulin
<b>Tier 3</b>	50% coinsurance	30 day retail/90 day mail order
<b>Prescription Drug Deductible</b>	None	None
<b>Vision Care</b>		
<b>Adult Vision Care</b>	Not covered	None
<b>Pediatric Vision Care</b>	\$50 copay*	One exam per 12-month period
<b>Other Plan Features</b>		
<b>Gia® Virtual Care</b>	Covered in Full	None
<b>Wellness Benefits</b>	\$600 allowance	Get reimbursed up to \$600 per contract, per calendar year with MVP's Well-Being Reimbursement
<b>Plan Highlights</b>	Visit <a href="http://mvphealthcare.com">mvphealthcare.com</a> for more information. View a complete Glossary of Terms and Member FAQs to better understand your MVP plan benefits.	
<b>Pediatric Dental</b>	Preventive, Routine, and Major (including medically-necessary orthodontia) – See Schedule of Benefits for Cost Share Details. <i>Services can be obtained from any licensed provider.</i>	
<b>**Preferred Provider Facilities</b>	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 <a href="http://mvphealthcare.com">mvphealthcare.com</a> .	

Gia virtual care services are available at no member cost-share for medical plans, including qualified high-deductible health plans (QHDHPs), upon enrollment and plan renewal in 2023. Members enrolled in a 2022 QHDHP must meet the plan's annual deductible before Gia services are available at no member cost share.

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](http://mvphealthcare.com).

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