

**New York**  
**Plan Name:** MVP Premier Bronze 1 HDHP  
**Plan Form:** FRNY-HMOH-DB-001-S (2024)  
**Plan Status:** Active



Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
Annual Deductible per Contract Year	\$6,100 Person/\$12,200 Family - Embedded	None
Co-insurance	50% Person/50% Family	None
Annual Out-of-Pocket Maximum	\$7,150 Person/\$14,300 Family - Embedded	None
Primary Care Physician Office Visits	50% coinsurance*	None
Specialist Office Visits	50% coinsurance*	None
Preventive & Well Care Services		
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
Physician Office Visits		
Diagnostic Laboratory Services	PCP: 50% coinsurance*/Spec: 50% coinsurance*	None
Diagnostic X-ray	PCP: 50% coinsurance*/Spec: 50% coinsurance*	None
Advanced Imaging Services (CT/PET scans, MRIs)	Spec: 50% coinsurance*/Free-Stnd: 50% coinsurance* 50% coinsurance*	None 60 visits per condition, per Plan Year combined therapies
Rehabilitative Services (PT/OT/ST)		
Allergy Services	50% coinsurance*	Cost share dependent on location of services
Chemotherapy Visit	50% coinsurance*	None
Inpatient Services - Hospital		
Medical/Surgical Admissions	50% coinsurance*	Per continuous confinement
Surgical Services	50% coinsurance*	None
Inpatient Physical Rehabilitation	50% coinsurance*	60 days per Plan Year Combined Therapies
Outpatient Hospital Services		
Hospital Rehab Services (PT/OT/ST)	50% coinsurance*	60 visits per condition/year combined therapies
Diagnostic Laboratory Services	50% coinsurance*	None
Diagnostic X-ray	50% coinsurance*	None
Advanced Imaging Services (CT/PET, scans, MRIs)	50% coinsurance*	None
Ambulatory/Outpatient Surgery	50% coinsurance*	None
Emergency Care		
Emergency Room (ER) Visit	50% coinsurance*	None
Urgent Care Centers	50% coinsurance*	None
Ambulance (Emergency Medical Transportation)	50% coinsurance*	None
Maternity Services		
Maternity – Prenatal Care	Covered in Full	None
Maternity – Physician Delivery	50% coinsurance*	None
Maternity – Inpatient Hospital Services	50% coinsurance*	None

\*Deductible applies to this benefit

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<b>Behavioral Health Services</b>		
<b>Mental Health Inpatient Hospital</b>	50% coinsurance*	Including residential treatment
<b>Mental Health Outpatient</b>	50% coinsurance*	None
<b>Substance Use Disorder Inpatient Hospital</b>	50% coinsurance*	Including residential treatment
<b>Substance Use Disorder Outpatient</b>	50% coinsurance*	Unlimited; Up to 20 visits per calendar year may be used for family counseling
<b>Residential Treatment</b>	50% coinsurance*	None
<b>Other Services</b>		
<b>Physician Administered Drugs</b>	50% coinsurance*	None
<b>Skilled Nursing Facility</b>	50% coinsurance*	200 days per plan year
<b>Home Health Care</b>	50% coinsurance*	40 visits per year
<b>Hospice</b>	50% coinsurance*	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>	50% coinsurance*	Not more than \$100 for a 30-day supply of insulin
<b>Chiropractic Benefit</b>	50% coinsurance*	None
<b>Acupuncture</b>	Not covered	None
<b>Prescription Drug Coverage</b>		
<b>Tier 1</b>	Pharm: \$10 copay*/Mail: \$25 copay*	30 day retail/90 day mail order
<b>Tier 2</b>	Pharm: \$35 copay*/Mail: \$87.50 copay*	\$100 max out of pocket on 30 day supply of Insulin
<b>Tier 3</b>	Pharm: \$70 copay*/Mail: \$175 copay*	30 day retail/90 day mail order
<b>Prescription Drug Deductible</b>	Subject to annual deductible	None
<b>Vision Care</b>		
<b>Adult Vision Care</b>	Not covered	None
<b>Pediatric Vision Care</b>	50% coinsurance*	One exam per 12-month period
<b>Other Plan Features</b>		
<b>Gia® Virtual Care</b>	0% coinsurance	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 mvphealthcare.com for more information. View a complete Glossary of Terms and Member FAQs to better understand your MVP plan benefits.	

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.

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