

**New York**  
**Plan Name:** MVP Premier Plus Bronze 3 HDHP  
**Plan Form:** FRNY-HMOH-DB-003-N (2024)  
**Plan Status:** Active



Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
Annual Deductible per Contract Year	\$6,500 Person/\$13,000 Family - Embedded	None
Co-insurance	30% Person/30% Family	None
Annual Out-of-Pocket Maximum	\$7,100 Person/\$14,200 Family - Embedded	None
Primary Care Physician Office Visits	\$30 copay*	None
Specialist Office Visits	\$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>		
Diagnostic Laboratory Services	PCP: \$30 copay*/Spec: \$50 copay*	None
Diagnostic X-ray	PCP: \$30 copay*/Spec: \$50 copay*	None
Advanced Imaging Services (CT/PET scans, MRIs)	Spec: \$150 copay*/Free-Stnd: \$150 copay*	None
Rehabilitative Services (PT/OT/ST)	\$50 copay*	54 visits per condition, per Plan Year combined therapies
Allergy Services	\$50 copay*	Cost share dependent on location of services
Chemotherapy Visit	\$50 copay*	None
<b>Inpatient Services - Hospital</b>		
Medical/Surgical Admissions	30% coinsurance*	Per continuous confinement
Surgical Services	30% coinsurance*	None
Inpatient Physical Rehabilitation	30% coinsurance*	60 days per Plan Year Combined Therapies
<b>Outpatient Hospital Services</b>		
Hospital Rehab Services (PT/OT/ST)	\$50 copay*	54 visits per condition/year combined therapies
Diagnostic Laboratory Services **	\$50 copay*	None
Diagnostic X-ray **	\$50 copay*	None
Advanced Imaging Services (CT/PET, scans, MRIs) **	\$150 copay*	None
Ambulatory/Outpatient Surgery **	\$100 copay*	None
<b>Emergency Care</b>		
Emergency Room (ER) Visit	\$500 copay*	None
Urgent Care Centers	\$50 copay*	None
Ambulance (Emergency Medical Transportation)	\$500 copay*	None
<b>Maternity Services</b>		
Maternity – Prenatal Care	Covered in Full	None
Maternity – Physician Delivery	30% coinsurance*	None
Maternity – Inpatient Hospital Services	30% coinsurance*	None

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<b>Behavioral Health Services</b>		
Mental Health Inpatient Hospital	30% coinsurance*	Including residential treatment
Mental Health Outpatient	\$30 copay*	None
Substance Use Disorder Inpatient Hospital	30% coinsurance*	Including residential treatment
Substance Use Disorder Outpatient	\$30 copay*	Unlimited; Up to 20 visits per calendar year may be used for family counseling
Residential Treatment	30% coinsurance*	None
<b>Other Services</b>		
Physician Administered Drugs	20% coinsurance*	None
Skilled Nursing Facility	30% coinsurance*	200 days per plan year
Home Health Care	\$50 copay*	60 visits per year
Hospice	Inpt: 30% coinsurance* / Outpt: \$50 copay*	210 days per plan year, 5 visits for family bereavement counseling
Durable Medical Equipment	50% coinsurance*	Standard equipment covered
Diabetic Supplies & Equipment	\$30 copay*	Not more than \$100 for a 30-day supply of insulin
Chiropractic Benefit	\$50 copay*	None
Acupuncture	50% coinsurance*	12 visits per plan year
<b>Prescription Drug Coverage</b>		
Tier 1	Pharm: \$10 copay*/Mail: \$25 copay*	30 day retail/90 day mail order; preventive drugs deductible waived
Tier 2	Pharm: \$45 copay*/Mail: \$112.50 copay*	\$100 max out of pocket on 30 day supply of Insulin; preventive drugs deductible waived
Tier 3	Pharm: \$90 copay*/Mail: \$225 copay*	30 day retail/90 day mail order; preventive drugs deductible waived
Prescription Drug Deductible	Subject to annual deductible	None
<b>Vision Care</b>		
Adult Vision Care	Not covered	None
Pediatric Vision Care	\$50 copay*	One exam per 12-month period
<b>Other Plan Features</b>		
Gia® Virtual Care	0% coinsurance	None
Wellness Benefits	\$600 allowance	Get reimbursed up to \$600 per contract, per calendar year with MVP's Well-Being Reimbursement
Plan Highlights	Visit <a href="https://mvphealthcare.com">mvphealthcare.com</a> for more information. View a complete Glossary of Terms and Member FAQs to better understand your MVP plan benefits.	
**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 <a href="https://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](https://mvphealthcare.com).

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