

**New York**  
**Plan Name:** MVP Secure  
**Plan Form:** FRNY-HMO-DC-001-S (2024)  
**Plan Status:** Active



Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
Annual Deductible per Contract Year	\$9,450 Person/\$18,900 Family - Embedded	None
Co-insurance	As Noted Below	None
Annual Out-of-Pocket Maximum	\$9,450 Person/\$18,900 Family - Embedded	None
Primary Care Physician Office Visits	0% coinsurance*	First 3 Combined PCP/MH/SA Visits Not Subject to None
Specialist Office Visits	0% coinsurance*	
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: 0% coinsurance/Spec: 0% coinsurance*	None
Diagnostic X-ray	PCP: 0% coinsurance*/Spec: 0% coinsurance*	None
Advanced Imaging Services (CT/PET scans, MRIs)	Spec: 0% coinsurance*/Free-Stnd: 0% coinsurance* 0% coinsurance*	None 60 visits per condition, per Plan Year combined therapies
Rehabilitative Services (PT/OT/ST)		
Allergy Services	0% coinsurance*	Cost share dependent on location of services
Chemotherapy Visit	0% coinsurance*	None
Inpatient Services - Hospital		
Medical/Surgical Admissions	0% coinsurance*	Per continuous confinement
Surgical Services	0% coinsurance*	None
Inpatient Physical Rehabilitation	0% coinsurance*	60 days per Plan Year Combined Therapies
Outpatient Hospital Services		
Hospital Rehab Services (PT/OT/ST)	0% coinsurance*	60 visits per condition/year combined therapies
Diagnostic Laboratory Services	0% coinsurance*	None
Diagnostic X-ray	0% coinsurance*	None
Advanced Imaging Services (CT/PET, scans, MRIs)	0% coinsurance*	None
Ambulatory/Outpatient Surgery	0% coinsurance*	None
Emergency Care		
Emergency Room (ER) Visit	0% coinsurance*	None
Urgent Care Centers	0% coinsurance*	None
Ambulance (Emergency Medical Transportation)	0% coinsurance*	None
Maternity Services		
Maternity – Prenatal Care	0% coinsurance	None
Maternity – Physician Delivery	0% coinsurance*	None
Maternity – Inpatient Hospital Services	0% coinsurance*	None

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<b>Behavioral Health Services</b>		
<b>Mental Health Inpatient Hospital</b>	0% coinsurance*	Including residential treatment
<b>Mental Health Outpatient</b>	0% coinsurance*	First 3 Combined PCP/MH/SA Visits Not Subject to DD
<b>Substance Use Disorder Inpatient Hospital</b>	0% coinsurance*	Including residential treatment
<b>Substance Use Disorder Outpatient</b>	0% coinsurance*	First 3 Combined PCP/MH/SA Visits Not Subject to DD; 20 visits per plan year may be used for family counseling
<b>Residential Treatment</b>	0% coinsurance*	None
<b>Other Services</b>		
<b>Physician Administered Drugs</b>	0% coinsurance*	None
<b>Skilled Nursing Facility</b>	0% coinsurance*	200 days per plan year
<b>Home Health Care</b>	0% coinsurance*	40 visits per year
<b>Hospice</b>	0% coinsurance*	210 days per plan year, 5 visits for family bereavement counseling
<b>Durable Medical Equipment</b>	0% coinsurance*	Standard equipment covered
<b>Diabetic Supplies &amp; Equipment</b>	0% coinsurance*	Not more than \$100 for a 30-day supply of insulin
<b>Chiropractic Benefit</b>	0% coinsurance*	None
<b>Acupuncture</b>	Not covered	None
<b>Prescription Drug Coverage</b>		
<b>Tier 1</b>	0% coinsurance*	30 day retail/90 day mail order
<b>Tier 2</b>	0% coinsurance*	\$100 max out of pocket on 30 day supply of Insulin
<b>Tier 3</b>	0% coinsurance*	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>	0% coinsurance*	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="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.	

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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