Vermont

Plan Name: MVP VT Plus Bronze 1 Al-AN U300% Plan Form: FRVT-HMO-BA1-001-N (2024)

Plan Status: Active



Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
	\$0 Person/\$0 Family - Embedded	None
Annual Deductible per Contract Year		
Co-insurance	As Noted Below	None
Annual Out-of-Pocket Maximum	\$0 Person/\$0 Family - Embedded	None
Primary Care Physician Office Visits	Covered in Full	None
Specialist Office Visits	Covered in Full	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  Physician Office Visits	Covered in Full. For a full list of covered preventive care services, visit mvphealthcare.com.	None
	Covered in Full	None
Diagnostic Laboratory Services		
Diagnostic X-ray	Covered in Full	None
Advanced Imaging Services (CT/PET scans, MRIs)	Covered in Full	Prior authorization is required for some services
Rehabilitative Services (PT/OT/ST)	Covered in Full	None
Allergy Services		
Chemotherapy Visit	Covered in Full	None
Inpatient Services - Hospital		
Medical/Surgical Admissions	Covered in Full	Prior authorization is required for some services
Surgical Services	Covered in Full	Prior authorization is required for some services
Inpatient Physical Rehabilitation	Covered in Full	None
Outpatient Hospital Services		
Hospital Rehab Services (OT/ST)	Covered in Full	30 combined PT/OT/ST visits per year
Hospital Rehab Services (PT)	Covered in Full	30 combined PT/OT/ST visits per year
Diagnostic Laboratory Services	Covered in Full	None
Diagnostic X-ray	Covered in Full	None
Advanced Imaging Services (CT/PET, scans, MRIs)	Covered in Full	Prior authorization is required for some services
Ambulatory/Outpatient Surgery	Covered in Full	Prior authorization is required for some services
Emergency Care		
Emergency Room (ER) Visit	Covered in Full	None
Urgent Care Centers	Covered in Full	None
Ambulance (Emergency Medical Transportation)	Covered in Full	None
Maternity Services		
Maternity – Prenatal Care	Covered in Full	None
Maternity – Physician Delivery	Covered in Full	None
Maternity – Inpatient Hospital Services	Covered in Full	None

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	Coverage Information	Limits and Exclusions	
Behavioral Health Services			
Mental Health Inpatient Hospital	Covered in Full	None	
Mental Health Outpatient	Covered in Full	None	
Substance Use Disorder Inpatient Hospital	Covered in Full	None	
Substance Use Disorder Outpatient	Covered in Full	None	
Residential Treatment	Covered in Full	None	
Other Services			
Physician Administered Drugs	Covered in Full	None	
Skilled Nursing Facility	Covered in Full	None	
Home Health Care	Covered in Full	None	
Hospice	Covered in Full	None	
Durable Medical Equipment	Covered in Full	Prior authorization is required for some items	
Diabetic Supplies & Equipment	Covered in Full	Prior authorization is required for some items	
Chiropractic Benefit	Covered in Full	No visit limit for Chiropractic Care	
Acupuncture	\$500 allowance	None	
Prescription Drug Coverage			
Tier 1	Covered in Full	None	
Tier 2	Covered in Full	Prior authorization is required for some prescriptions	
Tier 3	Covered in Full	Prior authorization is required for some prescriptions. Includes Diabetic Supplies and Equipment	
Prescription Drug Deductible	None	None	
Prescription Out-of-Pocket Maximum	\$0 Person/\$0 Family	None	
Vision Care			
Adult Vision Care	Not covered	None	
Pediatric Vision Care	Covered in Full	One eye exam per year to age 21	
Other Plan Features			
Gia® Virtual Care	Covered in Full	None	
Wellness Benefits	\$600 allowance	Get reimbursed up to \$600 per contract, per calendar year	
	Visit myphealthcare.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 myphealthcare.com.

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