



Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
<b>Annual Deductible per Contract Year</b>	\$2,100 Person/\$4,200 Family - Aggregate	None
<b>Co-insurance</b>	35% Person/35% Family	None
<b>Annual Out-of-Pocket Maximum</b>	\$7,050 Person/\$14,100 Family (Max \$9,450 per family member) - Aggregate	None
<b>Primary Care Physician Office Visits</b>	15% coinsurance*	None
<b>Specialist Office Visits</b>	35% coinsurance*	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: 15% coinsurance*/Spec: 35% coinsurance*	None
<b>Diagnostic X-ray</b>	PCP: 15% coinsurance*/Spec: 35% coinsurance*	None
<b>Advanced Imaging Services (CT/PET scans, MRIs)</b>	Spec: 35% coinsurance*/Free-Stnd: 35% coinsurance*	Prior authorization is required for some services
<b>Rehabilitative Services (PT/OT/ST)</b>	35% coinsurance*	30 combined PT/OT/ST visits per year. Speech/Occupational Therapy follows Specialist cost share
<b>Allergy Services</b>	35% coinsurance*	None
<b>Chemotherapy Visit</b>	35% coinsurance*	None
<b>Inpatient Services - Hospital</b>		
<b>Medical/Surgical Admissions</b>	35% coinsurance*	Prior authorization is required for some services
<b>Surgical Services</b>	35% coinsurance*	Prior authorization is required for some services
<b>Inpatient Physical Rehabilitation</b>	35% coinsurance*	None
<b>Outpatient Hospital Services</b>		
<b>Hospital Rehab Services (OT/ST)</b>	35% coinsurance*	30 combined PT/OT/ST visits per year
<b>Hospital Rehab Services (PT)</b>	35% coinsurance*	30 combined PT/OT/ST visits per year
<b>Diagnostic Laboratory Services</b>	35% coinsurance*	None
<b>Diagnostic X-ray</b>	35% coinsurance*	None
<b>Advanced Imaging Services (CT/PET, scans, MRIs)</b>	35% coinsurance*	Prior authorization is required for some services
<b>Ambulatory/Outpatient Surgery</b>	35% coinsurance*	Prior authorization is required for some services
<b>Emergency Care</b>		
<b>Emergency Room (ER) Visit</b>	35% coinsurance*	None
<b>Urgent Care Centers</b>	35% coinsurance*	None
<b>Ambulance (Emergency Medical Transportation)</b>	35% coinsurance*	None
<b>Maternity Services</b>		
<b>Maternity – Prenatal Care</b>	15% coinsurance*	None
<b>Maternity – Physician Delivery</b>	35% coinsurance*	None
<b>Maternity – Inpatient Hospital Services</b>	35% coinsurance*	None

	Coverage Information	Limits and Exclusions
<b>Behavioral Health Services</b>		
<b>Mental Health Inpatient Hospital</b>	35% coinsurance*	None
<b>Mental Health Outpatient</b>	15% coinsurance*	None
<b>Substance Use Disorder Inpatient Hospital</b>	35% coinsurance*	None
<b>Substance Use Disorder Outpatient</b>	15% coinsurance*	None
<b>Residential Treatment</b>	35% coinsurance*	None
<b>Other Services</b>		
<b>Physician Administered Drugs</b>	35% coinsurance*	None
<b>Skilled Nursing Facility</b>	35% coinsurance*	None
<b>Home Health Care</b>	35% coinsurance*	None
<b>Hospice</b>	35% coinsurance*	None
<b>Durable Medical Equipment</b>	35% coinsurance*	Prior authorization is required for some items
<b>Diabetic Supplies &amp; Equipment</b>	50% coinsurance*	Prior authorization is required for some items
<b>Chiropractic Benefit</b>	35% coinsurance*	No visit limit for Chiropractic Care
<b>Acupuncture</b>	Not covered	None
<b>Prescription Drug Coverage</b>		
<b>Tier 1</b>	30 day supply: \$10 copay*/90 day supply: \$25 copay*	Preventive drugs deductible waived
<b>Tier 2</b>	30 day supply: \$40 copay*/90 day supply: \$100 copay*	Preventive drugs deductible waived. Prior authorization is required for some prescriptions
<b>Tier 3</b>	50% coinsurance*	Preventive drugs deductible waived. Prior authorization is required for some prescriptions. Includes Diabetic Supplies and Equipment
<b>Prescription Drug Deductible</b>	Subject to annual deductible	None
<b>Prescription Out-of-Pocket Maximum</b>	\$1,600 Person/\$3,200 Family - Aggregate	None
<b>Vision Care</b>		
<b>Adult Vision Care</b>	Not covered	None
<b>Pediatric Vision Care</b>	\$20 copay*	One eye exam per year to age 21
<b>Other Plan Features</b>		
<b>Gia® Virtual Care</b>	0% coinsurance	None
<b>Wellness Benefits</b>	Not covered	None
	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.	

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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