Vermont
Plan Name: MVP VT Plus Gold 4
Plan Form: FRVT-HMO-G-004-N
Plan Status: Active

	Coverage Information	Limits and Exclusions
Plan Cost-Sharing Highlights		
Annual Deductible per Contract Year	$5,000 Person/$10,000 Family - Embedded	None
Co-insurance	20% coinsurance*	None
Annual Out-of-Pocket Maximum	$8,000 Person/$16,000 Family - Embedded	None
Primary Care Physician Office Visits	Covered in Full not subject to Deductible	None
Specialist Office Visits	Covered in Full not subject to Deductible	None
Preventive & Well Care Services		
Well Child Care & Immunizations	Covered in Full not subject to Deductible For a full list of covered preventive care services, visit mvphealthcare.com.	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
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		
Diagnostic Laboratory Services	PCP: Covered in Full not subject to Deductible/Spec: Covered in Full not subject to Deductible	None
Diagnostic X-ray	PCP: Covered in Full not subject to Deductible/Spec: Covered in Full not subject to Deductible	None
Advanced Imaging Services (CT/PET scans, MRIs)	Spec: $500 copay*/Free-Stnd: $500 copay*	Prior authorization is required for some services
Rehabilitative Services (PT/OT/ST)	$25 copay not subject to Deductible	30 combined PT/OT/ST visits per year. Speech/Occupational Therapy follows Specialist cost share
Allergy Services	Covered in Full not subject to Deductible	None
Chemotherapy Visit	Covered in Full not subject to Deductible	None
Inpatient Services - Hospital		
Medical/Surgical Admissions	20% coinsurance*	Prior authorization is required for some services
Surgical Services	20% coinsurance*	Prior authorization is required for some services
Inpatient Physical Rehabilitation	20% coinsurance*	None
Outpatient Hospital Services		
Hospital Rehabilitation Services (PT/OT/ST)	$50 copay*	30 combined PT/OT/ST visits per year. OP PT applies Other practitioner office visit cost share in all OP settings
Diagnostic Laboratory Services ++	$50 copay not subject to Deductible	None
Diagnostic X-ray ++	$50 copay*	None
Advanced Imaging Services (CT/PET, scans, MRIs) ++	$500 copay*	Prior authorization is required for some services
Ambulatory/Outpatient Surgery ++	$1,000 copay*	Prior authorization is required for some services
Infusion Therapy	$50 copay*	None
Emergency Care		
Emergency Room (ER) Visit	$500 copay*	None
Urgent Care Centers	Covered in Full not subject to Deductible	None
Ambulance (Emergency Medical Transportation)	$150 copay*	None
Maternity Services		
Maternity – Prenatal Care Office Visit	Covered in Full not subject to Deductible	None
Maternity – Physician Delivery	20% coinsurance*	None
Maternity – Inpatient Hospital Services	20% coinsurance*	None
Behavioral Health Services		
Mental Health Inpatient Hospital	20% coinsurance*	None

*Deductible applies to this benefit

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	Coverage Information	Limits and Exclusions
Mental Health Outpatient	Covered in Full not subject to Deductible	None
Substance Use Disorder Inpatient Hospital	20% coinsurance*	None
Substance Use Disorder Outpatient	Covered in Full not subject to Deductible	None
Autism Treatment	Covered in Full not subject to Deductible	None
Assistive Communication Devices for Autism Spectrum Disorder	20% coinsurance*	None
Other Services		
Physician Administered Drugs Outpatient	20% coinsurance*	None
Skilled Nursing Facility	20% coinsurance*	None
Home Health Care	$50 copay*	None
Hospice	Inpt: 20% coinsurance*/Outpt: 20% coinsurance*	None
Durable Medical Equipment	20% coinsurance*	None
Diabetic Supplies & Equipment	$80 copay not subject to Deductible	Prior authorization is required for some items
Chiropractic Benefit	$25 copay not subject to Deductible	No visit limit for Chiropractic Care. Applies to all outpatient settings
Acupuncture	$500 Allowance	None
Home Infusion	Not covered	Home infusion counts toward home health care visit limits
Prescription Drug Coverage		
Annual Pharmacy Deductible per Contract Year	$250 Person/$500 Family	None
Annual Pharmacy Out-of-Pocket Maximum	$500 Person/$1,000 Family	None
Tier 1	30 day supply: Covered in Full not subject to Deductible /90 day supply: Covered in Full not subject to Deductible	None
Tier 2	30 day supply: $40 copay* /90 day supply: $100 copay*	Prior authorization required for some prescriptions
Tier 3	30 day supply: $80 copay* /90 day supply: $200 copay*	Prior authorization required for some prescriptions. Includes Diabetic Supplies and Equipment
Ancillary Care		
Adult Vision Care	Not covered	None
Pediatric Vision Care	$20 copay not subject to Deductible	One eye exam per year to age 21
Pediatric Dental	Covered in Full not subject to Deductible	Two dental exams per year to age 21. Adult Dental not covered
Other Plan Features		
Gia® Virtual Care	Covered in Full not subject to Deductible	None
Wellness Benefits	Get reimbursed up to $600 per contract, per calendar year for expenses associated with activities, tools, and apps that enhance your overall well-being with MVP's Well-Being Reimbursement	
Doula Program	Get reimbursed up to $1,500 per plan year for doula expenses with MVP's Doula Reimbursement Program.	
Plan Highlights	Visit **mvphealthcare.com** for more information. View a complete Glossary of Terms and Member FAQs to better understand your MVP plan benefits.	

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**.

Health benefit plans are issued or administered by MVP Health Plan, Inc.; MVP Health Insurance Company; MVP Select Care, Inc.; and MVP Health Services Corp., operating subsidiaries of MVP Health Care, Inc. Not all plans are available in all states and counties.

***Deductible applies to this benefit**