

Dental Benefit Plans from MVP Health Care®

For Small Group Plans in New York



MVP NY Small Group Plans Include Pediatric Dental

- Pediatric benefits meet Affordable Care Act (ACA) requirements.
- No additional monthly premium (included with medical plan premium).
- Covered dependents, up to age 19, have access to preventive, routine, major, and medically necessary orthodontia services.
- No separate in-network/out-of-network benefits; members can choose any dentist they like!
- Members simply use their MVP Member ID Card to obtain dental services.
- Dental services are subject to the medical deductible and out-of-pocket maximum, with the exception of preventive services which are not subject to the deductible.
- For even more coverage, the MVP standalone plans (administered by Healthplex) can be purchased alongside MVP Small Group plans; the embedded pediatric dental will be the primary benefit.

Benefit Category	Coverage Information
Preventive	\$25 co-pay, deductible applies to HDHP plans
Routine	20% co-insurance, after deductible
Major	50% co-insurance, after deductible
Orthodontia (medically necessary)	50% co-insurance, after deductible
Medically necessary Orthodontia and Major Services require pre-authorization.	

MVP also partners with Healthplex, an expert in providing high-quality dental benefits, to ensure members of small group health plans have access to the most comprehensive oral care services through a network of fully credentialed dentists and specialists. As required by the ACA, children up to age 19 enrolled in a health plan must have pediatric dental coverage.

These plans can be purchased alongside your MVP medical plan, or as a standalone dental benefit:

Benefit Category	MVP Dental for Kids®		MVP Dental PPO® – Family*		MVP Dental PPO® – Adults	
	In-Network	Out-of-Network*	Up to Age 19	Age 19 and Over	In-Network	Out-of-Network*
Annual Deductible	None	None	None	\$50**	\$100	\$100
Annual Out-of-Pocket Maximum	\$350 for one child \$700 for two or more children	None	In-Network \$350 for one child Out-of-Network \$700 for two or more children	None	None	None
Annual Maximum Benefit	None	None	None	\$750	\$1,000 (in- and out-of-network combined)	
Emergency and Preventive Dental	\$25 co-pay	\$25 co-pay	\$25 co-pay	Covered in Full	Covered in Full	Covered in Full
Routine Dental (Exams, X-rays, Simple Extractions, Fillings)	\$25 co-pay	\$25 co-pay	\$25 co-pay	100%, after deductible	20%, after deductible	20%, after deductible
Oral Surgery	50%	50%	50%	20%, after deductible	20%, after deductible	20%, after deductible
Endodontics (Root Canals)	50%	50%	50%	20%, after deductible	50%, after deductible	50%, after deductible
Periodontics	50%	50%	50%	20%, after deductible	50%, after deductible	50%, after deductible
Prosthodontics† (Partial Dentures, Crowns)	50%	50%	50%	50%, after deductible	50%, after deductible	50%, after deductible
Orthodontics†	50%	50%	50%	Not covered	Not covered	Not covered

MVP Dental for Kids and MVP Dental PPO for Families meet the ACA pediatric dental coverage requirement for dependent children up to age 19.

* Any charges of a non-participating provider that are in excess of the Allowed Amount do not apply toward the Deductible or Out-of-Pocket Limit. If billed by your provider, you must pay the amount of the non-participating provider's charge that exceeds our Allowed Amount.

** Deductible applies to routine dental care, endodontics, periodontics, and prosthodontics.

† Service requires prior authorization, and must be medically necessary.

Pre-determination of benefits available.

The embedded pediatric dental benefit does not apply to Health NY plans.

This chart is intended to provide a general outline of MVP Dental coverage. In the event of any conflict between this document, and your Dental Contract and Schedule of Benefits, your Dental Contract and Schedule of Benefits will be controlling.

MVP Dental for Kids, MVP Dental PPO for Adults, and MVP Dental PPO for Families are administered by Healthplex, Inc.

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 available in all states and counties.

Questions?

Existing MVP Dental plan members can call the Customer Care Center at the phone number listed on the back of your Dental Member ID card.

For more information on MVP dental plans call 1-800-TALK-MVP (825-5687) or visit mvphealthcare.com.