

Dental Benefit Plans from MVP Health Care®

For Individual Plans in New York



MVP Health Care partners with Healthplex, an expert in providing high-quality dental benefits, to ensure members of individual health plans have access to the most comprehensive oral care services through a network of fully credentialed dentists and specialists. As required by the Affordable Care Act (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
Regional Rates (Effective 1/1/2019–12/31/2019)	Single Subscriber	Double Subscriber + Spouse	Parent Subscriber + Child(ren)	Family Subscriber + Spouse + Child(ren)	Single Subscriber	Double Subscriber + Spouse	Parent Subscriber + Child(ren)	Family Subscriber + Spouse + Child(ren)	Single Subscriber	Double Subscriber + Spouse
Albany	\$26.70	\$26.70	\$26.70	\$26.70	\$19.02	\$37.68	\$51.77	\$77.53	\$17.34	\$34.30
Buffalo	\$20.00	\$20.00	\$20.00	\$20.00	\$19.28	\$38.20	\$45.41	\$69.77	\$17.56	\$34.76
Mid-Hudson	\$20.00	\$20.00	\$20.00	\$20.00	\$19.28	\$38.20	\$45.41	\$69.77	\$17.56	\$34.76
New York City	\$20.00	\$20.00	\$20.00	\$20.00	\$19.28	\$38.20	\$45.41	\$69.77	\$17.56	\$34.76
Rochester	\$20.00	\$20.00	\$20.00	\$20.00	\$19.02	\$37.68	\$45.06	\$69.15	\$17.34	\$34.30
Syracuse	\$20.00	\$20.00	\$20.00	\$20.00	\$19.02	\$37.68	\$45.06	\$69.15	\$17.34	\$34.30
Utica/Watertown	\$20.00	\$20.00	\$20.00	\$20.00	\$19.02	\$37.68	\$45.06	\$69.15	\$17.34	\$34.30

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.

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.

Predetermination of benefits available.

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

MVP is not licensed to sell Individual products in the following counties: Allegany, Cattaraugus, Chautauqua, (Buffalo Region); Bronx, Kings, New York/Manhattan, Queens, Richmond (NYC Region).

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 MVP Customer Care Center at the phone number listed on the back of your Dental Member ID card, or *Sign In* at mvphealthcare.com to manage your dental benefits.

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