



Benefits at a Glance

MVP Medicare Advantage Plans 2021

Capital District, Southern Tier, Central New York, and Vermont

New York: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Essex, Franklin, Fulton, Greene, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Onondaga, Oswego, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Schuyler, Steuben, St. Lawrence, Tioga, Tompkins, Warren, and Washington. **Vermont:** Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, and Windsor.



Let's talk!

Call 1-800-324-3899

TTY: 1-800-662-1220

Or visit [joinMVPMedicare.com](https://www.joinMVPMedicare.com)

Well-Being Benefits and Extras

MVP is committed to helping you along your path to better health. Our Medicare Advantage plans include valuable wellness benefits, programs, and extras to help support you live healthy and stay well.

WellBeing Rewards

Get rewarded for making healthy choices! Earn up to \$200 in rewards by keeping up with important doctor visits and taking part in activities that contribute to your overall well-being.

Get the Right Care, Right Away, with Gia. New from MVP!

Chronic issues, spiking symptoms, accidents or anxiety, questions and concerns...everyone needs care from time to time. But where should you turn first? Start with Gia! Exclusively from MVP, Gia is your ultimate health care connection. Available 24/7 by phone or online, Gia gives you an expert, personalized assessment of your health care needs and quickly refers you to the right care—from our FREE telemedicine services to in-person care near you.

No matter what your health concern is, Start with Gia.

FREE Telemedicine Services

Get expert care from anywhere for a \$0 co-pay. MVP's telemedicine services include emergency, urgent and primary care, as well as mental health and psychiatry. All from your smartphone, phone, tablet, or computer.

SilverSneakers® Fitness

Enjoy the freedom to move however you choose with a FREE fitness membership. Join online virtual classes at home or visit any of 16,000 locations nationwide.

Living Well Classes and Activities

MVP offers innovative health and well-being programs, educational opportunities, and physical activity classes in-person and online to empower and motivate our members to live healthy and vibrant lives.

Over-the-Counter Allowance

Some plans include a quarterly allowance to use toward over-the-counter medicine and health-related purchases from select pharmacies or by mail order. Shop for eligible items at select retailers, including Walmart, CVS Pharmacy, Family Dollar, Walgreens, Rite Aid, and Dollar General, or place an order online.

TruHearing Hearing Aids

Save thousands of dollars on high-quality hearing aids, with a variety of styles and colors featuring the latest technology—including more natural hearing and Bluetooth and smartphone compatibility—plus personalized care from local providers.

Mom's Meals Delivery

To help the transition home after being discharged from the hospital, all plans include free meal delivery in partnership with Mom's Meals. MVP Medicare members will receive 14 refrigerated meals delivered directly to their home. Meals can be tailored to suit dietary and condition-specific needs.

MORE dental coverage!

Plans include coverage for preventive dental services, including up to two routine exams, cleanings, and x-rays each year. New for 2021, you can choose to add even more dental coverage for services like root canals, crowns, and partial dentures to meet your needs—**for \$28 per month!**

Call 1-800-324-3899 TTY 1-800-662-1220

Monday–Friday, 8 am–8 pm Eastern Time, October 1–March 31, call seven days a week, 8 am–8 pm
Email ShopMVPmedicare@mvphealthcare.com

Already an MVP Medicare member? Call **1-800-665-7924**

Visit [JoinMVPmedicare.com/extrabenefits](https://www.joinmvpmedicare.com/extrabenefits)

MVP Health Plan, Inc. is an HMO-POS/PPO/MSA organization with a Medicare contract. Enrollment in MVP Health Plan depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat MVP Health Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. Telemedicine services from MVP Health Care are powered by Amwell and UCM Digital Health. Regulatory restrictions may apply.

MVP Health Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Atención: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-844-946-8010** (TTY: 1-800-662-1220). 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-844-946-8010** (TTY: 1-800-662-1220). If your coverage is through an employer-sponsored plan, check with the former employer for your benefit information. This is not a contract. These benefit charts are for general reference only. All benefits are subject to federal Medicare program medical necessity guidelines.



Look inside for at-a-glance plan comparisons.

MVP Medicare Advantage Plans Benefits at a Glance 2021

Capital District, Southern Tier, Central New York, Vermont



MVP Medicare WellSelect [®] with Part D (PPO)	MVP Medicare WellSelect [®] Plus with Part D (PPO)	MVP Medicare Secure with Part D (HMO-POS)	MVP Medicare Secure Plus with Part D (HMO-POS)	MVP Medicare Preferred Gold with Part D (HMO-POS)
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Monthly premium May be lower with NYS EPIC, VPharm, and /or Low Income Subsidy assistance.

	\$0	\$116	\$40	\$90	\$140
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Doctor visits (IN = In-network providers, OUT = out-of-network providers)

Primary care	IN \$0 co-pay / OUT \$60 co-pay	IN \$0 co-pay / OUT \$60 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay
Specialist No referrals!	IN \$45 co-pay / OUT \$60 co-pay	IN \$50 co-pay / OUT \$60 co-pay	\$40 co-pay	\$40 co-pay	\$30 co-pay
Mental health specialist	IN \$40 co-pay / OUT \$60 co-pay	IN \$40 co-pay / OUT \$60 co-pay	\$40 co-pay	\$40 co-pay	\$30 co-pay
MVP Telemedicine services	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay
Chiropractic	IN \$15 co-pay / OUT \$20 co-pay	IN \$10 co-pay / OUT \$20 co-pay	\$10 co-pay	\$10 co-pay	\$10 co-pay
Outpatient physical, speech, and occupational therapy	IN \$30 co-pay / OUT \$60 co-pay	IN \$20 co-pay / OUT \$60 co-pay	\$20 co-pay	\$20 co-pay	\$20 co-pay
Cardiac rehabilitation	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay

Emergency care

Emergency room care Worldwide coverage	\$90 co-pay	\$90 co-pay	\$90 co-pay	\$90 co-pay	\$90 co-pay
Urgently needed care Worldwide coverage	\$65 co-pay	\$50 co-pay	\$55 co-pay	\$50 co-pay	\$50 co-pay
Ambulance (ground)	\$200 co-pay	\$175 co-pay	\$200 co-pay	\$175 co-pay	\$100 co-pay

Out-of-network coverage

Non-urgent and non-emergency services and admissions Some services excluded	\$60 co-pay office visits, 40% co-insurance other	\$60 co-pay office visits, 40% co-insurance other	30% co-insurance, MVP pays 70%, up to \$4,000 per year	30% co-insurance, MVP pays 70%, up to \$4,000 per year	30% co-insurance, MVP pays 70%, up to \$4,000 per year
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Hospital, surgery, and rehabilitation services Skilled nursing facility care at a post-acute rehabilitation center is covered for all plans.

Inpatient hospital stays Emergency admissions covered worldwide	IN \$385 per day for days 1–5, \$0 per day for days 6+ / OUT 40% co-insurance	IN \$320 per day for days 1–5, \$0 per day for days 6+ / OUT 40% co-insurance	\$360 per days for days 1–5, \$0 per day for days 6+	\$350 per day for days 1–5, \$0 per day for days 6+	\$325 per day for days 1–5, \$0 per day for days 6+
Observation stays Not inpatient admission	IN \$350 / OUT 40% co-insurance	IN \$250 / OUT 40% co-insurance	\$300 co-pay	\$300 co-pay	\$225 co-pay
Outpatient hospital/ ambulatory surgical center (same day surgery)	IN \$350 / \$225 co-pay / OUT 40% co-insurance	IN \$250 / \$150 co-pay / OUT 40% co-insurance	\$300 co-pay / \$175 co-pay	\$300 co-pay / \$175 co-pay	\$200 co-pay / \$100 co-pay

Diagnostic services Office visit co-pay may apply.

Outpatient x-ray (radiology)	IN and OUT \$60 co-pay	IN \$50 co-pay / OUT \$60 co-pay	\$45 co-pay	\$40 co-pay	\$30 co-pay
Outpatient CT scans, PET scans, and MRIs	IN \$135 co-pay / OUT 40% co-insurance	IN \$125 co-pay / OUT 40% co-insurance	\$100 co-pay	\$125 co-pay	\$75 co-pay
Lab	IN \$0 co-pay / OUT 40% co-insurance	IN \$0 co-pay / OUT 40% co-insurance	\$0 co-pay	\$0 co-pay	\$0 co-pay
Diagnostic procedures	IN \$20 co-pay / OUT 40% co-insurance	IN \$10 co-pay / OUT 40% co-insurance	\$10 co-pay	\$10 co-pay	\$10 co-pay

Plus more value!

Preventive dental coverage All plans include coverage for two cleanings, two exams, and two sets of bitewing x-rays per year. You can add more dental coverage, with \$1,000 in additional annual benefits.					
TruHearing hearing aid benefit/ routine hearing exams	\$699 or \$999 co-pay per hearing aid; IN \$20 co-pay / OUT \$60 co-pay	\$499 or \$799 co-pay per hearing aid; IN \$20 co-pay / OUT \$60 co-pay	\$699 or \$999 co-pay per hearing aid / \$20 co-pay	\$699 or \$999 co-pay per hearing aid / \$20 co-pay	\$499 or \$799 co-pay per hearing aid / \$20 co-pay
Eyewear allowance/ routine eye exams	Not covered; IN \$0 co-pay / OUT \$60 co-pay	Not covered; IN \$0 co-pay / OUT \$60 co-pay	\$125 allowance / \$0 co-pay	\$125 allowance / \$0 co-pay	\$175 allowance / \$0 co-pay
Preferred diabetic supplies (OneTouch brand)	\$5 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay
Over-the-counter purchases	Not covered	\$50 allowance per quarter	\$25 allowance per quarter	\$25 allowance per quarter	\$50 allowance per quarter
Transportation	Not covered	12 free one-way rides to medical appointments	Not covered	Not covered	12 free one-way rides to medical appointments

Maximum out-of-pocket protection The most you pay for covered medical services in a calendar year (does not include Part D drug costs.) If you reach the maximum amount, MVP pays 100% of the cost of covered services, including Part B drugs, through December 31.

	IN only: \$7,550 / IN and OUT combined: \$11,300	IN only: \$6,500 / IN and OUT combined: \$11,300	\$7,550	\$7,550	\$5,800
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Questions? We can help! Call **1-800-324-3899** or visit **JoinMVPmedicare.com**. Email **ShopMVPMedicare@mvphealthcare.com**.

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MVP Medicare Part D 2021

MVP® Medicare WellSelect®	MVP® Medicare WellSelect® Plus	MVP® Medicare Secure	MVP® Medicare Secure Plus	MVP® Medicare Preferred Gold
Deductible: \$325 Tiers 3–5	No deductible	Deductible: \$150 Tiers 3–5	No deductible	No deductible

Initial Coverage: After your deductible is met, you pay your cost share for covered prescription drugs. Your cost for a 30-day supply from a participating retail pharmacy is below. Or save money using the CVS Caremark Mail Service Pharmacy. A three-month supply of many prescriptions is available for only two co-pays. Refer to the Medicare Part D Formulary for details.

Tier 1 \$0 no deductible	Tier 1 \$0	Tier 1 \$0 no deductible	Tier 1 \$0	Tier 1 \$0
Tier 2 \$12 no deductible	Tier 2 \$10	Tier 2 \$10 no deductible	Tier 2 \$15	Tier 2 \$10
Tier 3 \$47 after deductible	Tier 3 \$35	Tier 3 \$47 after deductible	Tier 3 \$45	Tier 3 \$35
Tier 4 25% after deductible	Tier 4 27%	Tier 4 26% after deductible	Tier 4 27%	Tier 4 27%
Tier 5 27% after deductible	Tier 5 33%	Tier 5 30% after deductible	Tier 5 33%	Tier 5 33%

Coverage Gap: If your total drug costs in 2021 reach \$4,130, your cost for prescription drugs changes. You pay:

25% for generic drugs and 25% for contracted brands	Tier 1 \$0	25% for generic drugs and 25% for contracted brands	Tier 1 \$0	Tier 1 \$0
	Tiers 2–5 25% for generic drugs and 25% for contracted brands		Tiers 2–5 25% for generic drugs and 25% for contracted brands	Tiers 2–5 25% for generic drugs and 25% for contracted brands

Catastrophic Coverage: If your true out-of-pocket costs reach \$6,550, your cost for prescriptions is reduced. You pay the greater of 5% or \$3.70 for generics and \$9.20 for brand-name drugs.

Please note: Drugs purchased outside the U.S. are not Medicare approved and are not covered.