



# Child-Only Plans

## Utica/Watertown Region 2020 Premiums

Child-only rates for children up to age 21 are available with the MVP Premier<sup>SM</sup> Plans listed below.

Plan Feature	MVP Premier <sup>SM</sup> Plans (Standard)				
	Platinum 1	Gold 1	Silver 1	Bronze 1 HDHP	Bronze 2
Plan Deductible–1 Child/3+ Children	\$0/\$0	\$600/\$1,200	\$1,300/\$2,600	\$5,500/\$11,000	\$4,425/\$8,850
Out-of-Pocket Maximum	\$2,000/\$4,000	\$4,000/\$8,000	\$7,900/\$15,800	\$6,550/\$13,100	\$8,150/\$16,300

### Medical

Preventive Care	\$0	\$0	\$0	\$0	\$0
Primary Care	\$15	\$25	\$30	50%	3 Visits at \$0 NoDD, then 50%
Specialist Visit	\$35	\$40	\$50	50%	50%
Hospital Facility Visit–Inpatient	\$500	\$1,000	\$1,500	50%	50%
Hospital Facility Visit–Outpatient	\$100	\$100	\$150	50%	50%
Urgent Care	\$55	\$60	\$70	50%	50%
Emergency Room	\$100	\$150	\$250	50%	50%
myVisitNow <sup>®</sup> (Telemedicine)	\$15	\$25	\$30	50%	50%
Pediatric Vision Exam	\$15	\$25	\$30	50%	50%

### Pharmacy

Prescription Deductible	\$0	\$0	\$0	Integrated with Medical	Integrated with Medical
Prescription Co-payment	\$10/\$30/\$60	\$10/\$35/\$70	\$10/\$35/\$70	\$10/\$35/\$70	\$10/\$35/\$70

Amounts listed above are the co-payment or co-insurance after the deductible is met, unless otherwise noted (NoDD). NoDD: Not subject to deductible.

Benefits in red represent a change from the 2019 plan.

### Premiums\* (Effective January 1, 2020–December 31, 2020)

1 Child	\$424.22	\$344.20	\$286.43	\$194.86	\$191.52
2 Children	\$848.44	\$688.40	\$572.86	\$389.72	\$383.04
3+ Children	\$1,272.66	\$1,032.60	\$859.29	\$584.58	\$574.56

Rates for the **Utica/Watertown Region** include the counties of Chenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, Otsego, and St. Lawrence.

\*Rates do not include pediatric dental coverage.

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