

# Summary of Dental Benefits and Rates

## MVP Dental PPO Plan for Families



MVP Health Care® partners with Healthplex, an expert in providing high quality dental benefits, to ensure members of small group and individual health plans have access to the most comprehensive oral care services through a network of fully credentialed dentists and specialists.

The **MVP Dental PPO Plan for Families** covers adults and their dependent children age 26 and under.

As required by the Affordable Care Act (ACA), children up to age 19 enrolled in a health plan must have pediatric dental coverage. The MVP Dental PPO Plan for Families meets the ACA pediatric dental coverage requirement for dependent children up to age 19.

## Benefits and Cost-Sharing for MVP Dental PPO Plan for Families

	Up to Age 19	Age 19 and Over
<b>Annual Deductible</b>	None	\$50*
<b>Annual Out-of-Pocket Maximum</b>	In-Network: \$350 for one child, \$700 for two or more children Out-of-Network: None	None
<b>Annual Maximum Benefit</b>	None	\$750
<b>Emergency and Preventive Dental</b>	\$25 co-pay	Covered in full
<b>Routine Dental</b> Exams, Xrays, Simple Extractions, Fillings	\$25 co-pay	100%, after deductible
<b>Oral Surgery</b>	50%	20%, after deductible
<b>Endodontics</b> Root Canals	50%	20%, after deductible
<b>Periodontics</b>	50%	20%, after deductible
<b>Prosthodontics<sup>†</sup></b> Partial Dentures, Crowns	50%	50%, after deductible
<b>Orthodontics<sup>†</sup></b>	50%	Not Covered

See reverse side for 2019 monthly plan rates.



### Online Resources and Tools

For quick and easy access to the information members need to manage their dental benefits, they can log in to their account at [mvphealthcare.com](http://mvphealthcare.com). Here they have the ability to:

- Find a dentist
- View plan benefits
- Check the status of a claim
- Use the interactive dental assessment tool
- **And more!**



### Better Customer Service

**Questions or concerns?** Existing MVP Dental plan members can call the Customer Care Center at the phone number listed on the back of their Dental Member ID card.



For more information, call us at **1-800-TALK-MVP** (825-5687).

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

<sup>†</sup> Service requires prior authorization and must be medically necessary.

Any charges of a non-participating provider that are in excess of the Allowed Amount do not apply towards 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.

Predetermination of benefits available.

This chart is intended to provide a general outline of MVP Dental coverage for adults. 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.

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MVP Dental PPO Plan for Families



## 2019 Monthly Rates for Small Group Plans

	Single Subscriber	Double Subscriber + Spouse	Parent Subscriber + Child(ren)	Family Subscriber + Spouse + Child(ren)
<b>Albany Region Counties</b> Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington	\$20.02	\$39.68	\$54.52	\$81.67
<b>Buffalo Region Counties</b> Erie, Genesee, Niagara, Orleans, and Wyoming	\$20.30	\$40.23	\$47.82	\$73.49
<b>Mid-Hudson Region Counties</b> Delaware, Dutchess, Orange, Putnam, Sullivan, and Ulster				
<b>New York City Region Counties</b> Rockland and Westchester				
<b>Rochester Region Counties</b> Livingston, Monroe, Ontario, Seneca, Wayne, and Yates	\$20.02	\$39.68	\$47.46	\$72.84
<b>Syracuse Region Counties</b> Broome, Cayuga, Chemung, Cortland, Onondaga, Schuyler, Steuben, Tioga, and Tompkins	\$20.02	\$39.68	\$47.46	\$72.84
<b>Utica/Watertown Region Counties</b> Chenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, Otsego, and St. Lawrence				

See reverse side for 2019 summary of benefits.

MVP Dental PPO Plan for Families is administered by Healthplex, Inc.

MVP is not licensed to sell Small Group products in the following counties: Allegany, Cattaraugus, Chautauqua (Buffalo Region); Bronx, Kings, New York/Manhattan, Queens, Richmond (NYC Region); Nassau and Suffolk (Long Island).

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.