Open Enrollment: November 1, 2018—January 31, 2019

$0 Preventive Care

Members save on medical costs by paying $0 for preventive care, per recommended age and gender guidelines.

myVisitNow—24/7 Online Doctor Visits Convenient 24/7 urgent care visits and same- or next-day appointments with other specialists in the comfort of your home, or anywhere!

$125 in Healthy Lifestyle Credits Receive up to $125 in reimbursements for healthy lifestyle credits: gym and fitness club memberships, massage therapy, and tobacco cessation courses.

Questions? We’re here to help! Call 1-800-TALK-MVP (825-5687) or visit mvphealthcare.com.

Mid-Hudson Region Counties include: Delaware Dutchess Orange Putnam Sullivan Ulster

The Difference Between an Aggregate and Embedded Plan

Aggregate (AGG): For any policy with two or more members, the deductible must be met by any one or any combination of members before the plan will make payments.

Embedded: Each member pays toward, but never exceeds, their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual deductible and/or OOPM until their individual 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Counties include: Delaware, Dutchess, Orange, Putnam, Sullivan, Ulster

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### MVP Premier Plans (Non-Standard)

<table>
<thead>
<tr>
<th>Plan Deductible1</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>National HQD</th>
<th>11</th>
<th>NEW</th>
<th>National HQD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>National HQD</th>
<th>11</th>
<th>NEW</th>
<th>National HQD</th>
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<tbody>
<tr>
<td>Individual/Family</td>
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<td>$850/</td>
<td>$700/</td>
<td>$650/</td>
<td>$600/</td>
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<td>$1,700/</td>
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<td>$2,400/</td>
<td>$2,300/</td>
<td>$2,200/</td>
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</tbody>
</table>

### Medical

- Primary Care/ Specialty Care
- Hospital Facility Inpatient/Outpatient
- Urgent Care/ Emergency Room
- myVisitNow (Telemedicine)

### Pharmacy

Prescription Deductible

<table>
<thead>
<tr>
<th>Individual/Family</th>
<th>$100/250 (Brand name only)</th>
</tr>
</thead>
</table>

### Rates

Effective January 1, 2019—December 31, 2019

| Single | $585.12 | $382.98 | $287.80 | $186.71 | $133.75 | $70.67 | $687.61 | $747.90 | $736.80 | $515.93 | $503.64 | $509.62 | $529.28 | $584.08 | $570.89 | $631.70 | $675.40 | $736.80 |
| Single + Spouse | $1,130.24 | $715.66 | $575.60 | $423.81 | $330.19 | $186.48 | $199.88 | $219.78 | $211.45 | $140.65 | $143.81 | $147.04 | $155.04 | $165.52 | $175.75 | $195.39 | $215.07 |
| Single + Child(ren) | $1,453.70 | $942.27 | $711.53 | $559.60 | $448.52 | $251.34 | $264.55 | $283.55 | $293.87 | $205.66 | $210.23 | $215.38 | $224.98 | $234.82 | $244.63 | $254.61 | $264.55 |

All plans include dependent care to age 26. **Note:** Benefits shown in red represent a change from the 2018 plan.

**Questions? We’re here to help! Call 1-800-TALK-MVP (825-6567) or visit myvplhealthcare.com.**

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1 Unless otherwise noted in the chart above, all plan deductibles and/or out-of-pocket maximums (OOPMs) are embedded.

2 The Difference Between an Aggregate and Integrated Plan

Aggregate (AGG): For any policy with two or more members, the deductible must be met by any one or any combination of members before the plan will make payments.

Integrated: Each member pays toward, but never exceeds, their deductible. Deductible must be met by any one or any combination of members before the plan will make payments.

3 Members enrolled in a National plan have access to the Cigna HealthCare network—providing members full national coverage by allowing them access to providers outside the MVP regional network.

4 Preferred Provider Facilities

Special Savings at CVS

Save 20% on more than 200 CVS-branded health related items with a CVS ExtraCare Health Card.

"National Plans" include the Cigna National Network

Members enrolled in a National plan have access to the Cigna HealthCare network—providing members full national coverage by allowing them access to providers outside the MVP regional network.

For a full listing of plans, visit mvphealthcare.com and select Employers, then Forms.