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!

myVisitNow is from MVP Health Care and is powered by American Well. Regulatory restrictions may apply.

$125 in Healthy Lifestyle Credits
Receive up to $125 in reimbursements for healthy weight support programs, youth sports and fitness, gym and fitness club memberships, massage therapy, and tobacco cessation courses.

Special Savings at CVS
Save 20% on more than 2,200 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.

Preferred Provider Facilities
When using laboratory, radiology, or ambulatory/outpatient surgical services at preferred provider facilities, members enrolled in Non-Standard plans can pay as little as $10 per procedure cost share if they have an unmet annual deductible.

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

### MVP Premier Plans (Non-Standard)

<table>
<thead>
<tr>
<th>Plan Deductible1</th>
<th>Gold</th>
<th>Silver</th>
<th>Bronze</th>
<th>MVP Secure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual/Family</td>
<td>$500/$1,300</td>
<td>$1,350/$2,700 AGG</td>
<td>$1,350/$2,700 AGG</td>
<td>$2,645/$5,290 AGG</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum1</td>
<td>Individual/Family</td>
<td>$5,500/$11,000</td>
<td>$4,100/$8,200</td>
<td>$5,600/$11,200</td>
</tr>
</tbody>
</table>

### MVP Premier Plans (Standard)

<table>
<thead>
<tr>
<th>Plan Deductible1</th>
<th>Gold</th>
<th>Silver</th>
<th>Bronze</th>
<th>MVP Secure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual/Family</td>
<td>$50/$50</td>
<td>$600/$1,200</td>
<td>$650/$1,300</td>
<td>$1,700/$3,400</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum1</td>
<td>Individual/Family</td>
<td>$15/$35</td>
<td>$25/$50*</td>
<td>$30/$60*</td>
</tr>
</tbody>
</table>

### Pharmacy

<table>
<thead>
<tr>
<th>Prescription Deductible</th>
<th>Individual/Family</th>
<th>Integrated w/</th>
<th>Integrated w/</th>
<th>Integrated w/</th>
<th>Integrated w/</th>
<th>AGG</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100/$200 (AGG Only)</td>
<td>(Knee- Replacement only)</td>
<td>Medical</td>
<td>Medical</td>
<td>Medical</td>
<td>Medical</td>
<td>$300/$600</td>
</tr>
<tr>
<td>$100/$200 (AGG Only)</td>
<td>(Non-Agg Replacement only)</td>
<td>Medical</td>
<td>Medical</td>
<td>Medical</td>
<td>Medical</td>
<td>$300/$600</td>
</tr>
</tbody>
</table>

### Rates (Effective January 1, 2019–December 31, 2019)

<table>
<thead>
<tr>
<th>Member</th>
<th>Single</th>
<th>Single + Spouse</th>
<th>Single + Child(ren)</th>
<th>Single + Spouse + Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$785.75</td>
<td>$743.60</td>
<td>$743.69</td>
<td>$624.99</td>
<td>$613.33</td>
</tr>
<tr>
<td>$1,325.50</td>
<td>$1,486.00</td>
<td>$1,487.38</td>
<td>$1,249.98</td>
<td>$1,226.66</td>
</tr>
<tr>
<td>$1,629.35</td>
<td>$1,331.83</td>
<td>$1,331.34</td>
<td>$761.11</td>
<td>$763.69</td>
</tr>
<tr>
<td>$2,731.55</td>
<td>$2,216.70</td>
<td>$2,232.78</td>
<td>$1,741.99</td>
<td>$1,742.21</td>
</tr>
</tbody>
</table>

### Plans

- MVP New York Individual On-Exchange HDHPs are HSA-qualified.
- MVP New York Individual On-Exchange plans pass for Medicare because they meet the benchmark benefits.

### MVP Secure

- MVP Secure plans contain unique features that enhance the value of the benchmark benefits.

### MVP Premier

- MVP Premier Plans (Standard) are based on what the State dictates.
- MVP Premier Plans (Non-Standard) are based on what the State dictates, regardless of the status of any remaining individual deductible and/or OOPM levels.

### The Difference Between an Aggregate and Embedded Plan

Aggregate (AGG): For any policy with two or more members, the aggregate 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 the larger family deductible and/or OOPM is met. Once the larger family deductible and/or OOPM are met, the plan makes payments for all services of all members on the contract, regardless of the status of any remaining individual deductible and/or OOPM levels.

### New York Individual On-Exchange

#### 2019 Premier™ & Premier Plus™ Plans | Utica/Watertown Region

- MVP Premier Plans (Standard) include the Cigna National Network.
- MVP Premier Plans (Non-Standard) include the Cigna HealthCare network—providing members full national coverage by allowing them access to providers outside the MVP regional network.

### MVP Health Care

#### Questions? We’re here to help!

- Call 1-800-TALK-MVP (825-5687)
- Visit mvphealthcare.com
New York Individual
2019 Premier™ & Premier Plus™ Plans | Utica/Watertown Region

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$125 in Healthy Lifestyle Credits
Receive up to $125 in reimbursements for healthy lifestyle credits for preventive care, per recommended age and gender guidelines. Visit myVisitNow.watertownmvp.com for more information.

Special Savings at CVS
Save 20% on more than 2,200 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.

Preferred Provider Facilities
Receives up to COVID-19 testing.

Questions? We’re here to help! Call 1-800-TALK-MVP (825-6587) or visit mvphealthcare.com.

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

The Difference Between an Aggregate and an 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 pays any benefits.

Embedded: Each member pays toward, but never exceeds, their individual deductible or and/or OOPM until the larger family deductible must be met by any one or any combination of members.

Aggregate (AGG) and Embedded Plan Deductibles

<table>
<thead>
<tr>
<th>Plan</th>
<th>Silver</th>
<th>Bronze</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual/Family</td>
<td>$13,500</td>
<td>$13,500</td>
</tr>
<tr>
<td>Individual/Family</td>
<td>$14,000</td>
<td>$14,000</td>
</tr>
<tr>
<td>Individual/Family</td>
<td>$14,500</td>
<td>$14,500</td>
</tr>
</tbody>
</table>

New York Individual
2019 Premier™ & Premier Plus™ Plans

Questions? We’re here to help! Call 1-800-TALK-MVP (825-6587) or visit mvphealthcare.com.

Creditable Coverage except Bronze 8.

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

Counties include:

- Chenango
- Lewis
- Clinton
- Madison
- Essex
- Oneida
- Franklin
- Oswego
- Hamilton
- Otsego
- Herkimer
- St. Lawrence
- Jefferson

Utica/Watertown Region

Questions? We’re here to help! Call 1-800-TALK-MVP (825-6587) or visit mvphealthcare.com.