

# Dental Benefit Plans from MVP Health Care®

## For Individual Plans in New York



MVP partners with Healthplex to ensure members have access to the most comprehensive oral care services through a network of fully credentialed dentists and specialists. All MVP dental plans with pediatric coverage meet the Affordable Care Act (ACA) requirements for dependent children up to age 19.

These plans can be purchased alongside your MVP medical plan, or as a standalone dental benefit.

Benefit Category	MVP Dental for Kids <sup>†</sup>		MVP Dental PPO <sup>®</sup> –Family*				MVP Dental PPO <sup>®</sup> –Adults			
	In-Network	Out-of-Network*	Up to Age 19		Age 19 and Over		In-Network	Out-of-Network*		
<b>Annual Deductible</b>	None	None	None		\$50**		\$100	\$100		
<b>Annual Out-of-Pocket Maximum</b>	\$350 for one child \$700 for two or more children	None	<b>In-Network</b>		None		None	None		
			\$350 for one child \$700 for two or more children							
			<b>Out-of-Network</b>							
	None		None		\$750		\$1,000 (in- and out-of-network combined)			
<b>Annual Maximum Benefit</b>	None	None	None	None	None	\$750	\$1,000 (in- and out-of-network combined)			
<b>Emergency and Preventive Dental</b>	\$25 co-pay	\$25 co-pay	\$25 co-pay	\$25 co-pay	100%, after deductible	Covered in Full	Covered in Full	Covered in Full		
<b>Routine Dental</b> (Exams, X-Rays, Simple Extractions, Fillings)	\$25 co-pay	\$25 co-pay	\$25 co-pay	\$25 co-pay	100%, after deductible	Covered in Full	20%, after deductible	20%, after deductible		
<b>Oral Surgery</b>	50%	50%	50%	50%	20%, after deductible	20%, after deductible	20%, after deductible	20%, after deductible		
<b>Endodontics</b> (Root Canals)	50%	50%	50%	50%	20%, after deductible	20%, after deductible	50%, after deductible	50%, after deductible		
<b>Periodontics</b>	50%	50%	50%	50%	20%, after deductible	20%, after deductible	50%, after deductible	50%, after deductible		
<b>Prosthodontics<sup>†</sup></b> (Partial Dentures, Crowns)	50%	50%	50%	50%	50%, after deductible	50%, after deductible	50%, after deductible	50%, after deductible		
<b>Orthodontics<sup>†</sup></b>	50%	50%	50%	50%	Not covered	Not covered	Not covered	Not covered		
<b>Regional Rates</b> (Effective January 1, 2020 – December 31, 2020)	Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)	Single	Single + Spouse
<b>Albany</b>	\$26.70	\$26.70	\$26.70	\$26.70	\$19.02	\$37.68	\$51.77	\$77.53	\$17.34	\$34.30
<b>Buffalo</b>	\$20.00	\$20.00	\$20.00	\$20.00	\$19.28	\$38.20	\$45.41	\$69.77	\$17.56	\$34.76
<b>Mid-Hudson</b>	\$20.00	\$20.00	\$20.00	\$20.00	\$19.28	\$38.20	\$45.41	\$69.77	\$17.56	\$34.76
<b>New York City</b>	\$20.00	\$20.00	\$20.00	\$20.00	\$19.28	\$38.20	\$45.41	\$69.77	\$17.56	\$34.76
<b>Rochester</b>	\$20.00	\$20.00	\$20.00	\$20.00	\$19.02	\$37.68	\$45.06	\$69.15	\$17.34	\$34.30
<b>Syracuse</b>	\$20.00	\$20.00	\$20.00	\$20.00	\$19.02	\$37.68	\$45.06	\$69.15	\$17.34	\$34.30
<b>Utica/Watertown</b>	\$20.00	\$20.00	\$20.00	\$20.00	\$19.02	\$37.68	\$45.06	\$69.15	\$17.34	\$34.30

\* Any charges of a non-participating provider that are in excess of the allowed amount do not apply toward the deductible or out-of-pocket maximum. If billed by your provider, you must pay the amount of the non-participating provider's charge that exceeds our allowed amount.

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

† Service requires prior authorization, and must be medically necessary.

Pre-determination of benefits available.

This chart is intended to provide a general outline of MVP Dental coverage. 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 for Kids, MVP Dental PPO for Adults, and MVP Dental PPO for Families are administered by Healthplex, Inc.

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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.

**Questions?**  
Existing MVP Dental plan members can call the MVP Customer Care Center phone number listed on the back of their Dental Member ID card.  
**Ready to purchase a dental plan?** For more information, call us at **1-800-TALK-MVP (825-5687)** or visit **mvphealthcare.com**.