

2017 Vermont Plans at a Glance



Plan Feature	MVP VT Plus Plans (Non-Standard)			
	Gold Embedded	Gold HDHP Aggregate	Silver Embedded	Bronze Embedded
Plan Deductible				
Individual/Family	\$950/\$1,900	\$2,500/\$5,000	\$1,800/\$3,600	\$5,500/\$11,000
Out-of-Pocket Maximum				
Individual/Family	\$5,850/\$11,700	\$2,500/\$5,000	\$5,850/\$11,700	\$7,150/\$14,300
Medical				
Preventive Care	\$0	\$0	\$0	\$0
Primary Care	\$15	0%*	\$25	\$40*
Specialist Visit	\$30	0%*	\$60*	\$100*
Hospital Facility Visit - Inpatient/Outpatient	20%*	0%*	50%*	50%*
Urgent Care	\$45	0%*	\$60*	\$100*
Emergency Room Visit	\$250*	0%*	\$250*	50%*
Pharmacy				
Prescription Deductible Individual/Family	\$250/\$500 (Name Brand only)	Integrated with Medical	\$500/\$1,000	\$300/\$600
Prescription Out-of-Pocket Max. (Aggregate) Individual/Family	\$1,300/\$2,600	Integrated with Medical \$1,300/\$2,600	\$1,300/\$2,600	Integrated with Medical \$1,300/\$2,600
Prescription Co-payment	\$5/\$40/50%* \$0 generic until age 10^A	0%/0%/0%* (Preventive drugs NoDD)	\$15/50%/50%* \$0 generic until age 10	\$20/\$90/60%* \$0 generic until age 10
VBID Maintenance Medications	\$1		\$3	\$3

Rates (Effective 1/1/2017 - 12/31/2017 Rates)

Single	\$586.08	\$530.99	\$470.40	\$406.28
Couple	\$1,172.16	\$1,061.98	\$940.80	\$812.56
Parent and Child(ren)	\$1,131.13	\$1,024.81	\$907.87	\$784.12
Family	\$1,646.88	\$1,492.08	\$1,321.82	\$1,141.65

NOTE: benefits that are listed in red represent a plan change from 2016 to 2017.

> VT's Lowest Cost Health Plans

Lowest rates at every metal level for individuals and small groups only.

> National Network

> Lower Deductibles

> Affordable Pharmacy

Plus added savings for members.



Wellness Benefits

All MVP VT Plus Plans (Non-Standard) include \$50 in Wellness Rewards for completing a biometric screening, as well as access to MVP's suite of online wellness tools and activities.

All MVP VT Plans (Standard) include access to biometric screening events and complete access to MVP's suite of online wellness tools and activities.

Plan Feature	MVP VT Plans (Standard)						
	Platinum Embedded	Gold Embedded	Silver Embedded	Silver HDHP [†] Agg/Emb	Bronze Embedded	Bronze HDHP [†] Agg/Emb	MVP Secure ^{††} Embedded
Plan Deductible							
Individual/Family	\$250/\$500	\$850/\$1,700	\$2,150/\$4,300	\$1,600/\$3,200 Agg	\$4,600/\$9,200	\$5,300/\$10,600 Agg	\$7,150/\$14,300
Out-of-Pocket Maximum							
Individual/Family	\$1,300/\$2,600	\$4,500/\$9,000	\$6,000/\$12,000	\$6,400/\$12,800 Emb	\$7,150/\$14,300	\$6,550/\$13,100 Emb	\$7,150/\$14,300
Medical							
Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care	\$10	\$15	\$25	10%*	\$35*	50%*	3 visits at \$0, then \$0*
Specialist Visit	\$30	\$30	\$65	25%*	\$90*	50%*	\$0*
Hospital Facility Visit - Inpatient/Outpatient	10%*	20%*	40%*	25%*	50%*	50%*	0%*
Urgent Care	\$40	\$45	\$60	25%*	\$100*	50%*	\$0*
Emergency Room Visit	\$100	\$150	\$250*	25%*	50%*	50%*	\$0*
Pharmacy							
Prescription Deductible Individual/Family	\$0	\$100/\$200 (Name Brand only)	\$150/\$300 (Name Brand only)	Integrated with Medical	\$700/\$1,400	Integrated with Medical	Integrated with Medical
Prescription Out-of-Pocket Max. (Aggregate) Individual/Family	\$1,300/\$2,600	\$1,300/\$2,600	Integrated with Medical \$1,300/\$2,600	Integrated with Medical \$1,300/\$2,600	Integrated with Medical \$1,300/\$2,600	Integrated with Medical \$1,300/\$2,600	Integrated with Medical \$1,300/\$2,600
Prescription Co-payment	\$5/\$50/50%	\$5/\$50/50%*	\$15/\$60/50%*	\$10/\$40/50%* (Preventive drugs NoDD)	\$20/\$85/60%*	\$12/40%/60%* (Preventive drugs NoDD)	\$0/\$0/\$0*

Single	\$673.21	\$602.52	\$521.73	\$491.74	\$408.10	\$412.52	\$275.52
Couple	\$1,346.42	\$1,205.04	\$1,043.46	\$983.48	\$816.20	\$825.04	\$551.04
Parent and Child(ren)	\$1,299.30	\$1,162.86	\$1,006.94	\$949.06	\$787.63	\$796.16	\$531.75
Family	\$1,891.72	\$1,693.08	\$1,466.06	\$1,381.79	\$1,146.76	\$1,159.18	\$774.21

The Difference Between an Aggregate Plan and an Embedded Plan

Aggregate: For any policy with two or more members, the deductible and/or out-of-pocket maximum (OOPM) must be met by any one or any combination of members before the plan will make payments.

Embedded: Each member will pay towards, but never exceed, their individual deductible and/or OOPM until the larger Family deductible and/or OOPM is met. Once the Family deductible and/or OOPM has been met, the plan will begin payment of services for all members on the contract, regardless of the status of any remaining individual deductible and/or OOPM levels.

NoDD: Not subject to deductible.

*Member amount after deductible is met.

†Generic drugs are NOT subject to deductible.

††This plan features an Aggregate deductible and an Embedded out-of-pocket maximum.

†††Catastrophic plans can only be purchased by individuals (not through an employer).

This plan overview is intended to provide a general outline of coverage. In the event of any conflict between this document and your Certificate of Coverage, Schedule and any applicable Rider(s), your Certificate of Coverage, Schedule and Rider(s) will be controlling. For plan details, call 1-800-TALK-MVP (825-5687) or visit mvphealthcare.com.

Vermont Plans

Quality Benefits from a Name You Know and Trust

In addition to quality coverage, MVP will continue to provide top-rated customer service, unique wellness options and innovative tools to all of our members.

Tools to Manage Your Account

myMVP mobile app

With myMVP, you'll always have access to your important health plan information – no matter where you go. myMVP allows you to:

- View your Member ID card.
- Find a nearby doctor.
- Search your claim details and payment status.
- Access your Explanations of Benefits...right from your smartphone.



Visit the [App Store](#) or [Google Play](#) to download the myMVP app for free on your mobile device.

(MSG&DATA rates may apply.)

Treatment Cost Calculator

MVP makes it easy for members to explore a wide range of health care options with the Treatment Cost Calculator, available to members at [mvphealthcare.com](#). With the MVP Treatment Cost Calculator, members can:

- **Search for a medical treatment**, service or condition.
- **Review an estimate** of their costs (based on health plan benefits).
- **Identify doctors**, hospitals and clinics nearby.
- **Compare those doctors** by cost and location.

Wellness Benefits

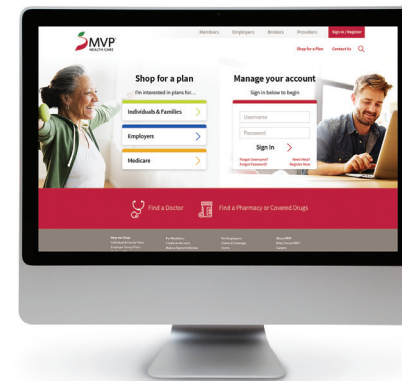
MVP is committed to having a positive impact on the health and wellness of everyone we serve. MVP members can take advantage of:

- **Free** biometric screenings for all MVP members to measure things like blood pressure, cholesterol, blood glucose and Body Mass Index — evaluating your current health and potential risk factors.
- **\$50 in Wellness Rewards** for VT Plus members who complete a biometric screening.
- **Full Suite** of online wellness tools and resources, including a Personal Health Assessment and online health improvement classes.

Make the Most of [mvphealthcare.com](#)

Visit [mvphealthcare.com](#) for a variety of resources to help you make the best health insurance decisions:

- Get more information on MVP's Vermont plans – including the ability to compare plans, or find a plan based on specific search criteria.
- Information on how to purchase a plan.
- Ability to download and print plan overviews.



Access to National Network

All MVP VT (Standard) and VT Plus (Non-Standard) plans have access to the Private Healthcare Systems (PHCS) national provider network outside the MVP service area for In-Network benefits.

MVP Rx Members Save at CVS

If you have prescription benefits from MVP in 2017, you can **save 20%** on more than 2,200 CVS-branded health care items with the *MVP-CVS ExtraCare Health Card*.

- Includes over-the-counter medications, contact lens solution, first aid and oral hygiene products...literally thousands of items.
- Use your discount at any CVS store nationwide or online at [cvs.com](#).



Affordable Pharmacy

Most of MVP's VT Plus (Non-Standard) plans include VBID maintenance medications, a suite of affordable maintenance medications for members with chronic conditions, available for a small co-pay of \$1 and \$3. And, preventive drugs are not subject to a deductible on all of MVP's VT (Standard) and VT Plus high-deductible health plans, making it easier and more affordable than ever for members to manage their health care.