



New year. **Healthier you.**

Well-Being and Fitness Center Discounts*

Your MVP health plan includes discounts on athletic wear, workout equipment, activity tracking devices, online workouts, and more through the ChooseHealthy[®] program.

You can also enroll in the Active&Fit Direct[™] program and choose from 10,000+ fitness centers, with the flexibility to change any time, and access 800+ on-demand workout videos at home or on-the-go.

Expert Diet and Nutrition Services

Get advice on meal planning, weight management, how to handle food allergies, and more from registered nutritionists and dieticians using **myVisitNow**[®]. Convenient, online video visits can be self-scheduled seven days a week, 8 am–11 pm, to help you achieve your health goals. For more information, *Sign In* at **myvisitnow.com**.

myVisitNow from MVP Health Care is powered by American Well.

Preventive Care

Schedule an annual check-up with your primary care physician and discuss what screenings you should have in the year ahead.

Preventive screenings are based on your age and may include testing for cancers or other serious health issues that can be better treated if they are caught early. Visit **mvphealthcare.com/preventivecare**.

The Active&Fit Direct[™] Program Enrollment Fee Waived for the New Year

Join between January 1 and February 29, and the \$25 enrollment fee will be waived!*

Sign In at **mvphealthcare.com/choosehealthy**, then select *ChooseHealthy Discounts*. Use promo code **NEWYOU2020** at checkout.

***\$25 monthly fee applies, plus applicable taxes. Offer valid January 1–February 29, 2020.**

*Please note that the ChooseHealthy program is not insurance. You should check any insurance benefits you have before using this discount program, as those benefits may result in lower costs to you than using this discount program. The ChooseHealthy program provides for discounts from participating specialty health care providers. You are obligated to pay for all services from those providers, but will receive a discount from those participating providers for services included in the program. The ChooseHealthy program also provides access to the Active&Fit Direct program, which provides discounted access to fitness centers and YMCAs. The ChooseHealthy program does not make any payments directly to the Active&Fit Direct program. Discounts on products and services available through the ChooseHealthy program are subject to change; please consult the website for current availability.

The ChooseHealthy program is provided by ChooseHealthy, Inc., and the Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., both subsidiaries of American Specialty Health Incorporated (ASH). ChooseHealthy and Active&Fit Direct are trademarks of ASH and used with permission herein.



Make This Year About You

From Christopher Del Vecchio
President and Chief Executive Officer

With the start of a new year, and a new decade, there could be no better time than right now to take steps toward a healthier lifestyle. Rest assured, you don't have to take that journey alone.

At MVP Health Care, we are proud to offer you services that can fit your needs and we look forward to helping you create and maintain a healthy 2020 and beyond!

Questions or comments?

Send an email to members@mvphealthcare.com

or write us at:

Living Well MVP Health Care
625 State Street
Schenectady, NY 12305

Para leer este boletín informativo en español, visite mvphealthcare.com y seleccione *Members*, luego *Living Healthy*, y luego *Living Well Newsletter*. Verá los boletines informativos en español.

Material presented in this magazine is informational only and is not intended to replace medical advice, which should be obtained from a qualified physician. In the event that any information in Living Well conflicts with provisions of your subscriber, group, or individual MVP Health Care contract, the provisions of your contract take precedence over Living Well.



Your MVP Health Plan is **More Than Insurance**

Our commitment to health insurance built around you means making sure you have support when you need it.

From understanding the condition or situation, to communicating with your doctor and planning for ongoing care, MVP's case managers can help many members, including those who:

- Live with a chronic health condition or were recently diagnosed with an illness
- Manage multiple physical and/or mental health concerns
- Have a high-risk pregnancy or recently gave birth
- Recently had a hospital stay
- Would like to quit smoking

Case Management programs are available at no cost, and you are not obligated to participate. Your case manager may ask you to verify personal information when working with you over the phone. We ask these questions for your security, and you may call us back at the phone number listed on the back of your MVP Member ID card before providing the information if you would like to verify that the caller is from MVP.

For more information, call MVP toll free at **1-866-942-7966**, 8:30 am–5 pm, Monday through Friday. Or, visit mvphealthcare.com for more information. Select *Members*, then *Health & Wellness*, and then *Start Managing Your Health*.



Your Privacy is Important to Us

MVP wants you to know what information we may gather and how we may share it.

“HIPAA” refers to the Health Insurance Portability and Accountability Act of 1996. **The HIPAA Privacy Notice** describes how MVP uses, discloses, and safeguards your health information. It also explains your rights with regard to your health information.

MVP’s Privacy Notice has been updated to reflect that:

Email or telephonic communications to you. You agree that we may communicate via email or telephone, including by text message, with you regarding insurance premiums or for other purposes relating to your benefits, claims, or our products/services. Your agreement includes consent to receive email, telephone or text message communications from us to the extent such consent is required or allowed by applicable law, including the Telephone Consumer Protection Act. Further, you understand that such communications (utilizing encryption software for our email transmissions or other security controls for telephone and text message) may contain confidential information, protected health information, or personally identifiable information.

MVP’s **Nonpublic Personal Financial Information Policy** explains our collection, use, retention, and security of nonpublic personal information such as your Social Security Number, payment history, date of birth, and status as an MVP member.

To obtain a copy of our HIPAA Privacy Notice, or Nonpublic Personal Financial information Policy, visit **mvphealthcare.com** and select *Notice of Privacy Practices & Compliance* at the bottom of the page, and then *Privacy Notices*. You can also call the MVP Customer Care Center at the phone number listed on the back of your MVP Member ID card (TTY: **1-800-662-1220**) to request a copy of these documents.

Quality Improvement Program

MVP is dedicated to providing quality health care and services to our members.

Our Quality Improvement (QI) program sets standards for the care and services that are provided to our members by MVP and by participating providers. MVP reports on its progress toward achieving the QI program goals in an annual Quality Improvement Evaluation report.

You are welcome to take part in the development, implementation, or evaluation of the quality improvement system, and/or you may comment on the MVP QI process.

If you are interested in taking part, commenting, or receiving a summary of the program description document and the Executive Summary of the Annual Evaluation, call the MVP Quality Improvement Department at **1-800-777-4793**, ext. 42588.

From Hospital to Home

It can be overwhelming to leave the hospital, but a transition plan can help ensure you have the resources you need to continue healing. Taking care of yourself after you leave the hospital is the best way to avoid a return trip.

To get started, ask to meet with a discharge planner a day or two before you leave the hospital. Determine whether you are going home or to a new health care setting and walk through the checklist together.

Write down your questions ahead of time, as well as the names of family and friends who can help. Ask yourself if you feel ready to leave and, if not, talk to your doctor or the hospital's patient advocate about your concerns.

If you have any questions, call the MVP Customer Care Center at the phone number listed on the back of your MVP Member ID card.

If you will be going home or to another health care setting, ask for these details:

- A list of medications
- Follow-up appointments and tests
- Instructions for care of bandages
- Your activity while you recover *(may include fall precautions and physical therapy)*
- Dietary restrictions
- Ordering necessary special equipment or supplies *(such as a walker or oxygen tank)*
- Who to contact if you have questions or an emergency
- Whether you'll need additional assistance such as transportation



1095-B Forms Now Available Online

The Internal Revenue Service (IRS) recently issued new guidelines for the 1095-B tax form, which shows the months during the previous year a member received coverage.

Insurance carriers are no longer required to mail the form to members who have purchased their plan directly from MVP. You can view and download your form within your MVP online account. *Sign In* at **mvphealthcare.com** and select *Member Details* for access to your 1095-B tax form.

You can also call the MVP Customer Care Center at **1-855-853-4877** to request a copy.

Our Behavioral Health Network is Growing

At MVP Health Care, we focus on the health and well-being of the whole person. Because we believe that mental health is an equally important part of a person's well-being, MVP is continuing to add to our network of providers who specialize in behavioral health, which includes mental health and substance use disorder services. To find out if your provider has joined our network, visit **mvphealthcare.com** and select *Find a Doctor*.



The 24/7 Nurse Advice Line

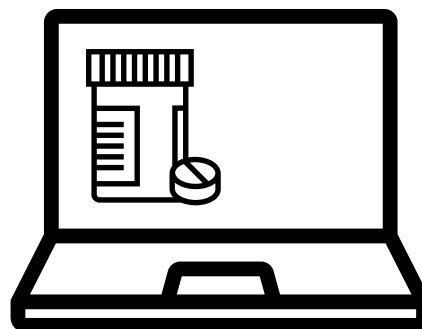
When a nagging health question keeps you up at night, call the 24/7 Nurse Advice Line. You'll speak with a nurse, day or night, who can help you find information and resources about prevention, wellness, treatments, chronic conditions, and other health topics.

Call the 24/7 Nurse Advice Line and get the knowledge you need to make the right health decisions at **1-800-204-4712**.

Is my prescription covered?

The easiest way to find out if a drug is covered under your MVP health plan is to check the Prescription Drug Formulary.

The Formulary contains an approved list of thousands of drugs, both generic and name brand, that are covered by an MVP plan with prescription drug benefits. It is the primary source for drug coverage information, including quantity limits, step therapy, prior authorization, and other necessary requirements.



To access the Formulary, visit **mvphealthcare.com**, and select *Members*, then *Prescription Benefits*. If you have trouble locating it, please call the MVP Customer Care Center at the phone number listed on the back of your MVP Member ID card.

LivingWell



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New year.
Healthier you.

MVP Health Care® is here to help!

This is a good time to start putting in place some healthier habits that can help your overall well-being.

LEARN MORE INSIDE 



Making Health Insurance **More Convenient**

Online tools make it easier for you to get the information you need about your health plan.

Set up your online account

Print a temporary copy of your MVP Member ID card, order a replacement, review your Explanation of Benefits, monitor claim status, and keep track of your deductible.

Use MVP's Treatment Cost Calculator*

Navigate your options and estimate your out-of-pocket costs.

Are you always on the go?

Our responsive website is easy to read on mobile devices.



You decide
how you want to receive
information from us.

Choose *Communication Preferences* from the left-hand menu to update your contact information and choose to receive updates and health news from us via email—even this newsletter!

Register Now or Sign In to your account at mvphealthcare.com.

*This online resource meets the requirements of Vermont State's Act 191, and the resulting Health Care Price and Quality Transparency Rule, set by the state's Department of Financial Regulation.