

# Summary of Dental Benefits and Rates

## MVP Dental PPO Plan for Adults



MVP Health Care® partners with Healthplex, an expert in providing high quality dental benefits, to ensure members of small group and individual health plans have access to the most comprehensive oral care services through a network of fully credentialed dentists and specialists.

The **MVP Dental PPO Plan for Adults** covers adults age 19 and over.

## Benefits and Cost-Sharing for MVP Dental PPO Plan for Adults

	In-Network	Out-of-Network*
<b>Annual Deductible</b>	<b>\$100</b>	<b>\$100</b>
<b>Annual Out-of-Pocket Maximum</b>	<b>None</b>	<b>None</b>
<b>Annual Maximum Benefit</b>	<b>\$1,000 (in- and out-of-network combined)</b>	
<b>Emergency and Preventive Dental</b>	<b>Covered in full</b>	<b>Covered in full</b>
<b>Routine Dental</b> Exams, X-rays, Simple Extractions, Fillings	<b>20% after deductible</b>	<b>20% after deductible</b>
<b>Oral Surgery</b>	<b>20% after deductible</b>	<b>20% after deductible</b>
<b>Endodontics</b> Root Canals	<b>50% after deductible</b>	<b>50% after deductible</b>
<b>Periodontics</b>	<b>50% after deductible</b>	<b>50% after deductible</b>
<b>Prosthodontics†</b> Partial Dentures, Crowns	<b>50% after deductible</b>	<b>50% after deductible</b>
<b>Orthodontics</b>	<b>Not covered</b>	<b>Not covered</b>

See reverse side for 2019 monthly plan rates.



### Better Customer Service

**Questions or concerns?** Existing MVP Dental plan members can call the Customer Care Center at the phone number listed on the back of their Dental Member ID card.



**For more information**, call us at **1-800-TALK-MVP** (825-5687).

\* 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 Limit. If billed by your provider, you must pay the amount of the non-participating provider's charge that exceeds our Allowed Amount.

† Service requires prior authorization and must be medically necessary. Predetermination of benefits available.

This chart is intended to provide a general outline of MVP Dental coverage for adults. 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.

# Summary of Dental Benefits and Rates

MVP Dental PPO Plan for Adults



## 2019 Monthly Rates for Small Group Plans

	Single Subscriber	Double Subscriber + Spouse
<b>Albany Region Counties</b> Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington	\$18.25	\$36.12
<b>Buffalo Region Counties</b> Erie, Genesee, Niagara, Orleans, and Wyoming	\$18.48	\$36.60
<b>Mid-Hudson Region Counties</b> Delaware, Dutchess, Orange, Putnam, Sullivan, and Ulster		
<b>New York City Region Counties</b> Rockland and Westchester		
<b>Rochester Region Counties</b> Livingston, Monroe, Ontario, Seneca, Wayne, and Yates	\$18.25	\$36.12
<b>Syracuse Region Counties</b> Broome, Cayuga, Chemung, Cortland, Onondaga, Schuyler, Steuben, Tioga, and Tompkins	\$18.25	\$36.12
<b>Utica/Watertown Region Counties</b> Chenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, Otsego, and St. Lawrence		

See reverse side for 2019 summary of benefits.

MVP Dental PPO plan for Adults is administered by Healthplex, Inc.

MVP is not licensed to sell Small Group products in the following counties: Allegany, Cattaraugus, Chautauqua (Buffalo Region); Bronx, Kings, New York/Manhattan, Queens, Richmond (NYC Region); Nassau and Suffolk (Long Island).

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.