



MVP High Deductible HMO

Sample Plan Benefit Summary

\$2,500/\$5,000 In-System Deductible
(100% Coinsurance Option)

Service Category	In-System (Regular HMO) Using MVP's Network of Providers
Annual Deductible¹	\$2,500 single/\$5,000 per family ²
Coinsurance	MVP covers at 100% of allowable charges
Annual Out-of-Pocket Maximum	\$2,500 single/\$5,000 per family ²
Lifetime Maximum Benefit Payable	Unlimited
Preventive and Well Care Services Well Baby, Child Care & Immunizations (including initial newborn exam) Annual Adult Health Evaluation Mammography Screening Prostate Cancer Screening Pap Tests & Ob/Gyn Exams Immunizations for Adults Colonoscopy and Sigmoidoscopy Screening for Adults Bone Density Tests	Deductible does not apply MVP covers at 100% of allowable charges
Hospital Hospital Inpatient Hospital Outpatient Surgery Hospital Outpatient Other Physician Office Visits Physician Inpatient Care (Medical/Surgical) Second Surgical Opinion (Optional) Diagnostic Lab and Other Testing Maternity Physician Services Hospital Services Physical/Occupational/Speech Therapy (30 visits per member per calendar year combined) Ambulance Urgent Care Home Health Care Emergency Room (ER) Visit In-Area Outpatient or Admission Out-of-Area Outpatient or Admission Mental Health Inpatient Outpatient Substance Abuse Inpatient Outpatient Chiropractic Benefit Durable Medical Equipment	MVP covers at 100% of allowable charges
Prescription Drug Benefit³ (Must use a participating pharmacy) Formulary Non-Formulary	MVP covers at 100% after deductible is met

¹Services covered as noted after satisfaction of the annual deductible.

²All family member's expenses are subject to the family deductible and annual out-of-pocket amounts.

³Certain prescription drugs require Prior Approval before dispensing. For specific drug information visit www.mvphealthcare.com, look under Rx Info, and see the Prescription Drug Formulary chart. Regardless of tier description, drugs listed with the "#" indicator require Prior Approval.

This chart is intended to provide a general outline of MVP 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 details, call 1-800-TALK-MVP (1-800-825-5687), option #2.

Here's how it works

You choose a Primary Care Physician

You must choose a Primary Care Physician (PCP) from our network for you and each covered member of your family. Your current doctor is probably on our list of thousands of participating physicians. To try a doctor search now, go to joinMVP.com or call **1-888-MVP-MBRS (1-888-687-6277)**.

Your Primary Care Physician and your health care

Your PCP plays a central role in your health care. For regular check-ups (routine well or preventive care) and basic health screening services, you should consult your Primary Care Physician. These services may not be covered under your contract unless your PCP performs them.

If you need to see a specialist

MVP's network includes physicians from nearly every medical specialty. If you require specialty care, you must use a participating specialist for coverage.

Take advantage of our Core Wellness

Our Core Wellness features include:

Personalized Support *Care Management Programs*

Working in partnership with your doctor, we provide guidance and support for:

- Asthma
- Cancer
- Cardiac Conditions
- Depression
- Diabetes
- Kidney Dialysis Support
- Low Back Pain
- Maternity
- Mental Health
- Prenatal Care
- Prenatal Care for High Risk Pregnancies
- Smoking Cessation
- Substance Abuse

Powerful Tools *Personal Health Manager*

Powered by WebMD®, the Personal Health Manager helps you manage your health care, set and track goals, and make well-informed health care decisions.

Answers and Advice *After Hours Nurseline*

Expert advice on non-emergency questions is just a phone call away, even on weekends, when you call our *After Hours Nurseline* at **1-888-MVP-MBRS**.

From Massage Therapy to Gym Memberships *Exclusive Member Discounts*

Enjoy savings on a wide range of health and wellness products and services.

We are here for you

- Reach our Member Services Department 7 days a week from 8 a.m. to 10 p.m., **1-888-687-6277**
- Access mvphealthcare.com to find doctors, compare drug costs, look up benefits, change your address, research hospitals and many other time-saving services.