

\$2,500/\$5,000 Deductible
100%/0% Coinsurance Option



MVP Preferred High Deductible EPO

Summary of Benefits

This Plan can be offered with a Health Savings Account (HSA); talk to your employer or local bank for details.

Service Category ¹	Coverage Information ²
Annual Deductible per Contract Year	\$2,500 per Individual/\$5,000 per Family
Coinsurance	MVP covers at 100% of allowable charges
Lifetime Maximum Benefit Payable	No Maximum (Except for DME/Ostomy Supplies Max)
Annual Out-of-Pocket Maximum (Includes the deductible and prescription drug Copayments)	\$3,500 per Individual/\$7,000 per Family per Contract Year
Preventive and Well Care Services Well Baby, Child Care & Immunizations (including initial newborn exam) Adult Annual Physical Mammography Screening Prostate Cancer Screening Annual Pap Test & Ob/Gyn Exam Immunizations for Adults Colonoscopy and Sigmoidoscopy Screening for Adults Bone Density Tests	Covered in Full
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 Testing³ Maternity Physician Services Hospital Services Physical/Occupational/Speech Therapy (Combined 30 visits per Member per Contract Year) Ambulance Home Health Care Emergency Room (ER) Visit Urgent Care Center Mental Health Inpatient Outpatient Substance Abuse Inpatient Outpatient Chiropractic Benefit Durable Medical Equipment⁴	MVP covers at 100% of allowable charges, after deductible

¹Some services are subject to notification requirements, e.g. Prior Authorization. See your Certificate of Coverage under Section Five "Utilization Management & Claims Filing" for details.

²A network provider must deliver all care.

³Many X-rays and laboratory tests require two providers' services, one for taking the X-ray or drawing the lab work, the other for interpreting/processing results. Payments for each may apply and are based on where the work was done.

⁴Durable Medical Equipment, External Prosthetic Devices and Ostomy Supplies have a combined lifetime maximum benefit of \$25,000 per member. Artificial Limbs are covered separately, see your Certificate of Coverage for details.

This Summary of Benefits chart 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, Schedules and Rider(s) will be controlling. For details, please call 1-800-TALK-MVP (1-800-825-5687), option #2.

Service Category ¹	Coverage Information ²
Dependent Care Coverage	Unmarried dependent children to age 19 and dependent students to age 23
Prescription Drug Benefit⁵ <i>Must use a participating pharmacy</i>	
Tier 1	\$10 Copay after deductible is met
Tier 2	\$30 Copay after deductible is met
Tier 3	\$50 Copay after deductible is met

⁵Certain prescription drugs require Prior Approval before dispensing. As a guide, visit www.mvphealthcare.com, look under *Rx Info*, and see the Prescription Drug Formulary chart. Drugs listed with the “#” indicator require Prior Approval.

Here's How it Works

Welcome to a new generation of health plans – built around the way you live your life. Each comes with unique features and valuable tools. From a company known for great customer service. Truly dedicated to helping you take on life and live well. All MVP Preferred EPO options come with these advantages:

- You can see any provider in-network with no referrals
- Access to our national network - more than 500,000 doctors, hospitals and specialists nationwide
- Comprehensive coverage – from preventive and sick care to emergency
- Great service for you and your family – the answers, expert guidance and personal support you need

Take advantage of our best Wellness Package: Core Wellness plus WellStyle Extras

Our Core Wellness features include:

Personalized Support Care Management Programs

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

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

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.

Our WellStyle Extras include:

Real Dollars for Fun and Fitness *\$300 WellStyle Rewards*

You can earn up to \$300 WellStyle Rewards, per subscriber per year – that you can use for healthy activities.

Expert Guidance *Lifestyle Coaches*

Whether you want to lower your cholesterol or get a little more active, talk to our professional Lifestyle Coaches – to help guide, motivate and facilitate your positive lifestyle changes.

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.