



\$2,500/\$5,000 In-Network Deductible  
80%/20% In-Network Coinsurance Option

# MVP Preferred High Deductible PPO

## 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 <sup>1</sup>	IN-NETWORK <sup>2</sup> Using Participating Providers (see back for Network info.)	OUT-OF-NETWORK Non-Participating Providers
<b>Annual Deductible per Contract Year</b>	\$2,500 per Individual/\$5,000 per Family	\$5,000 per Individual/\$10,000 per Family
<b>Coinsurance</b>	As Noted	
<b>Lifetime Maximum Benefit Payable</b> <i>Except for DME/Ostomy Supplies Max</i>	No Maximum	\$1,000,000 per Individual
<b>Annual Out-of-Pocket Maximum</b>	\$5,000 per Individual/\$10,000 per Family per Contract Year	\$10,000 per Individual/\$20,000 per Family per Contract Year
<b>Preventive and Well Care Services</b> Well Baby, Child Care & Immunizations <i>(including initial newborn exam)</i> Adult Annual Physical Mammography Screening Prostate Cancer Screening Annual Pap Test & Ob/Gyn Exam Immunizations for Adults Colonoscopy & Sigmoidoscopy Screening for Adults Bone Density Tests	Covered in Full	MVP covers at 60% of allowable charges, after deductible
<b>Hospital</b> Hospital Inpatient Hospital Outpatient Surgery Hospital Outpatient Other <b>Physician Office Visits</b> <b>Physician Inpatient Care</b> (Medical/Surgical) <b>Second Surgical Opinion</b> (Optional) <b>Diagnostic Lab and Other Testing</b> <sup>3</sup> <b>Maternity</b> Physician Services Hospital Services <b>Physical/Occupational/Speech Therapy</b> (30 Visits per Member per Contract Year Combined) <b>Ambulance</b> <b>Home Health Care</b> <b>Emergency Room (ER) Visit</b> <b>Urgent Care Center</b> <b>Mental Health</b> Inpatient Outpatient <b>Substance Abuse</b> Inpatient Outpatient <b>Chiropractic Benefit</b> <b>Durable Medical Equipment</b> <sup>4</sup>	MVP covers at 80% of allowable charges, after deductible	MVP covers at 60% of allowable charges, after deductible
		Inpatient Covered In-Network only
		MVP covers at 60% of allowable charges, after deductible

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

<sup>2</sup>A network provider must deliver all care.

<sup>3</sup>Many 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.

<sup>4</sup>Durable 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 <sup>1</sup>	IN-NETWORK <sup>2</sup> <i>Using Participating Providers (see back for Network info.)</i>	OUT-OF-NETWORK <i>Non-Participating Providers</i>
<b>Dependent Care Coverage</b>	Unmarried dependent children to age 19 and dependent students to age 23	
<b>Prescription Drug Benefit<sup>5</sup></b> Must use a participating pharmacy Tier 1 Tier 2 Tier 3	MVP covers at 50% of allowable charges, after deductible	Covered In-Network only (Pharmacies)

<sup>5</sup>Certain prescription drugs require Prior Approval before dispensing. As a guide, visit [www.mvphealthcare.com](http://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 PPO options come with these advantages:

- You can see any provider in-network and out-of-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](http://mvphealthcare.com) to find doctors, compare drug costs, look up benefits, change your address, research hospitals and many other time-saving services.