



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 CATEGORY¹	COVERAGE INFORMATION²
Annual Deductible	\$5,000 per Individual/\$10,000 per Family ³
Coinsurance	As Noted
Lifetime Maximum Benefit Payable	No Maximum (Except for DME/External Prosthetics/Ostomy Supplies Max)
Annual Out-of-Pocket Maximum	\$5,950 per Individual/\$11,900 per Family per Contract Year
Preventive & Well Care Services Well Baby, Child Care & Immunizations Adult Physical One Routine Physical/Contract Year Mammography & Prostate Cancer Screening Annual Pap Test & Ob/Gyn Exams Immunizations for Adults Colonoscopy and Sigmoidoscopy Screening for Adults Bone Density Tests	Covered in Full
Hospital Hospital Inpatient Hospital Outpatient Surgery Physician Inpatient Care Medical/Surgical Urgent Care Center Emergency Room (ER) Visit Ambulance Diagnostic X-ray & Other Imaging Services⁴ High Tech Imaging Services⁴ MRI, MRA, CT, etc. Laboratory Services Physician Office Visits Second Surgical Opinion (optional) Chiropractic Benefit Physical/Occupational/Speech Therapy Combined 30 visits per Member per Contract Year Maternity Physician Pre/Postnatal Care Office Visits Inpatient Services Facility/Physician Mental Health⁵ Inpatient - 30 days max./Contract Year Outpatient - 20 visits max./Contract Year Substance Abuse Detoxification Treatment - 7 days/Contract Year Outpatient - 60 visits max./Contract Year Durable Medical Equipment⁶ Home Health Care 60 visits/Contract Year Skilled Nursing Facility 60 days/Contract Year Prescription Drug Benefit⁷ Must use a participating pharmacy Tier 1 (Generic) Tier 2 (Brand) Tier 3 (Non-Formulary)	MVP covers at 75% of allowable charges, after deductible
	25% copay after deductible is met 25% copay after deductible is met 50% copay after deductible is met

¹Some services are subject to notification requirements, e.g. Prior Authorization. See your Certificate of Coverage under *How This Policy Works* details.

²A network provider must deliver all care. MVP's High Deductible Health Plan's include National Network coverage.

³How the family deductible works: For this plan, the subscriber and/or his dependents must meet either (1) the Embedded single deductible (outlined above) on an individual basis for an individual to begin receiving benefits, or (2) the family deductible, for all to begin receiving benefits, whichever occurs first each Contract Year.

⁴X-rays usually require two providers' services, one for taking the X-ray, the other for interpreting results. Payments for each may apply and are based on where the work was done.

⁵MVP offers an optional rider at additional cost that extends coverage for certain biologically based Mental Health conditions and for children with specific emotional disturbances. Please contact your Employer or the MVP Member Service Department for additional information. To verify your group size, check with your Employer/Health Benefits Administrator or call 1-800-TALK-MVP, option #2 and speak with an MVP Account Representative.

⁶Durable Medical Equipment, External Prosthetic Devices and Ostomy Supplies have a combined lifetime maximum benefit of \$25,000 per member; not including Breast Prostheses.

⁷Certain prescription drugs require Prior Approval before dispensing. As a guide, visit www.mvphealthcare.com, and click on the Member tool bar, then click the Pharmacy Tab and look under Drug Coverage for the Formulary (covered drugs) chart. Drugs listed with the "#" indicator require Prior Approval.

This Summary of Benefits 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

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 health management and wellness programs

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

Answers and Advice 24/7 Nurse Advice Line

Expert advice on non-emergency questions is just a phone call away, even on weekends, when you call our 24/7 Nurse Advice Line at **1-888-MVP-MBRS**.

Our health and wellness programs include:

Online Wellness Tools and Activities

This dynamic site features a Personal Health Assessment, which provides a customized health action plan to target your modifiable risk factors, as well as a variety of interactive tools, including meal planners and grocery lists, personalized cardio and resistance exercise routines, and online coaching classes that can be tailored to your unique interests and lifestyle goals.

Exclusive Member Discounts

From Massage Therapy to Gym Memberships

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

Plus, WellStyle Extras:

Real Dollars for Fun and Fitness

\$300 WellStyle Rewards

You can earn up to \$300 WellStyle Rewards, per subscriber per year – for a range of healthy activities. WellStyle Rewards are paid directly to members in the form of reward checks or gift cards.

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 at **1-888-MVP-MBRS (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.