



HMO 15

Summary of Benefits¹

Physician Services

Office Visits

| | |
|---|------------|
| Well Baby and Child Care | No Charge |
| Laboratory Services | |
| Periodic Physicals, Gynecological Exams/Pap-tests | |
| X-ray Services | \$15 Copay |
| Office Surgery | |
| Second Surgical Opinions (<i>not required</i>) | |
| Vision Exams-every 2 years | |

Inpatient Hospital Services

| | |
|----------------------|-----------|
| Surgery | |
| Anesthesiology | No Charge |
| Radiology | |
| Visits/Consultations | |

Hospital (Facility)

| | |
|--|---|
| Hospital Inpatient | \$240 Copay. Copay applies to the first admission only; per member, per calendar year |
| Hospital Outpatient Surgery | \$75 Copay/Visit |
| Hospital Outpatient Therapeutic Services/X-ray | \$15 Copay |
| Hospital Outpatient Laboratory | No Charge |

Maternity

| | |
|--------------------|--|
| Physician Services | Office Copay for first diagnostic visit only |
| Hospital Services | Subject to \$240 inpatient Copay-excludes newborns |
| Nursery Care | No Charge |

Emergency Hospital Care

| | |
|--|------------------|
| If admitted, only hospital inpatient Copay applies | \$50 Copay/Visit |
|--|------------------|

Ambulance

No Charge

Preventive Dental Care for Kids

Periodic Exams and X-rays to age 19 \$25 Copay/Office Visit
Please check with your employer to learn if your plan includes this benefit. This benefit is offered through MVP Health Plan, Inc. as part of a fully-insured, community rated HMO product only and thus may not be available to employees of companies that offer other MVP options or other dental plans and is not available to CompCare members.

Chiropractic Benefit

Requires PCP prescription \$15 Copay/Office Visit

Durable Medical Equipment

50% Copay

DME, orthotic devices, external prosthetic devices and ostomy supplies have a lifetime maximum benefit of \$25,000 per member

Mental Health²

| | |
|-----------------------------|---|
| Inpatient-30 day maximum | Subject only to Hospital Inpatient (Facility) Copay |
| Inpatient Physician | No Charge |
| Outpatient-20 visit maximum | \$15 Copay/Visit |

Substance Abuse Diagnosis & Treatment

| | |
|--|---|
| Detoxification | Subject only to Hospital Inpatient (Facility) Copay |
| Rehabilitation Outpatient-60 visit maximum | \$15 Copay/Visit |

Physical/Occupational/Speech Therapy

| | |
|---------------------------|--|
| Requires PCP prescription | \$15 Copay/Visit. Up to 30 visits per member, per calendar year; combined benefit for outpatient and office settings |
|---------------------------|--|

Home Health Care

60 visit maximum \$15 Copay/Visit

Dependent Care Coverage

Unmarried dependents covered to age 23

Lifetime Maximum Coverage

No Maximums*

*DME, orthotic devices, external prosthetic devices and ostomy supplies have a lifetime maximum benefit of \$25,000 per member.

Prescription Drug Coverage³

| | |
|-------------------|------------------------|
| Formulary Generic | \$5 Copay |
| Formulary Brand | \$20 Copay |
| Non-Formulary | \$40 Copay |
| Mail Order | 2 Copays/90 day supply |

(Mail Order available for certain "maintenance" drugs, for a complete listing visit www.mvphealthcare.com).

All subject to a \$100 deductible per member per calendar year. MVP has in place a "drug formulary", which determines our approved list of covered medications-those proven safe and effective, in the best interests of our members. Some drugs, while covered in the formulary may still require prior approval from MVP. Policies specific to these restricted drugs are clearly written and made available to all practitioners.

¹The Summary of Benefits 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, please call 1-800-TALK-MVP (1-800-825-5687), option #2.

²FOR SMALL GROUPS (2-50 employees): MVP 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.

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.

Here's How It Works

You choose a Primary Care Physician

You must choose a Primary Care Physician 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 coordinates all your health care

For regular check-ups, ordering prescriptions, if you are sick, or when you need a referral to see a specialist, you will always first see your Primary Care Physician – the doctor who knows you and your medical history.

You need a referral to see a participating specialist

MVP's network includes physicians from nearly every medical specialty. You must first get a referral from your Primary Care Physician to see a participating specialist.

Benefits and Features

Basics

- Thousands of doctors to choose from
- No claim forms or waiting for reimbursements
- The highest rating for quality from the National Committee for Quality Assurance

Benefits

- Worldwide emergency coverage
- Coverage for preventive and routine care
- Complete hospital coverage – no day or dollar limits

Additional Features

- *MVP After Hours* – reach our Member Services Department every day from 8 a.m. to 10 p.m., **1-888-MVP-MBRS (1-888-687-6277)**
- Visit our innovative Web site at www.mvphealthcare.com that offers many convenient features:
 - Ask a question about coverage
 - Check claim status, eligibility and benefits
 - Find answers to commonly asked questions
 - Change/select your doctor (PCP)
- Exclusive member discounts on health and safety items, health clubs, and optical programs and more.
- A variety of health education programs for expectant mothers and families....and much more!

Web Tools and Services

To help you make informed health care decisions – find these tools in the Health Central section at www.mvphealthcare.com

- Online health library – powered by Healthwise® Knowledgebase
- Hospital quality comparison tool
- Hospital quality profile
- Prescription drug cost comparison tool
- Wide range of disease and care management programs.