

MVP Preferred EPO \$40

Summary of Benefits

New York

\$2,000/\$5,000 Deductible
80%/20% Coinsurance Option

SERVICE CATEGORY ¹	COVERAGE INFORMATION ²
Annual Deductible per Contract Year	\$2,000 per Individual/\$5,000 per Family <i>Some services are subject to satisfaction of the annual deductible.</i>
Coinsurance	As Noted
Lifetime Maximum Benefit Payable	No Maximum (Except for DME/External Prosthetics/Ostomy Supplies Max)
Annual Out-of-Pocket Maximum	\$6,000 per Individual/\$15,000 per Family per Contract Year
Hospital Hospital Inpatient & Hospital Outpatient Surgery Physician Inpatient Care (Medical/Surgical) Diagnostic X-ray and Other Imaging Services (Inpatient Setting) ³ Ambulance Laboratory Services (Inpatient Setting) ³ Skilled Nursing Facility (60 Days/Contract Year)	MVP covers at 80% of allowable charges, after deductible
Emergency Hospital Care	\$200 Copay/Visit
Well-Child Care Services Per MVP Preventive Care Guidelines Laboratory Services (Outpatient Setting) ³ Adult Physical (One Routine Adult Physical/Contract Year) Screening Mammography, Pap Tests	Covered in Full
Physician Office Visits Office Surgery Diagnostic X-ray and Other Imaging Services (Office Setting) ³ Physical Therapy (Office Setting) Requires Prescription 30 Visits/Contract Year Chiropractic Benefit	\$40 Copay/Office Visit
High Tech Imaging Services (MRI, MRA, CT, etc.)	\$150 Copay/Procedure (Office Setting) MVP covers at 80% of allowable charges, after deductible (Outpatient Facility)
Maternity Physician Pre/Postnatal Care Office Visits ⁴ Inpatient Services (facility/physician) Initial Newborn Exam	Covered in Full MVP covers at 80% of allowable charges, after deductible Covered in Full
Mental Health⁵ Inpatient - 30 Days/Contract Year Outpatient Office Visits {Up to 20 combined Visits per Contract Year}	MVP covers at 80% of allowable charges, after deductible \$40 Copay/Office Visit
Substance Abuse Inpatient Detoxification - 7 Days/Contract Year Outpatient Rehabilitation Office Visits {Up to 60 combined Visits per Contract Year}	MVP covers at 80% of allowable charges, after deductible \$40 Copay/Office Visit
Durable Medical Equipment (Lifetime Max Benefit \$25,000)	50% Copay (Not Subject to Deductible)
Home Health Care (60 Visits/Contract Year)	MVP covers at 80% of allowable charges (Not Subject to Deductible)
Dependent Care Coverage	Unmarried dependent children to age 23 <i>Standard coverage for small group plans, check with your employer for differences in dependent coverage.</i>

¹Some services are subject to Notification or Prior Authorization requirements. See your Certificate of Coverage under *How This Policy Works* for details.

²A network provider must deliver all care. Copays are not applicable toward the deductible or out-of-pocket maximum.

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.

⁴Primary Care Provider Office Visit Copay applies to the initial diagnostic visit only. Other services are covered as noted above.

⁵FOR 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 Member Services Department for additional information. FOR LARGE GROUPS (51+ employees): Benefits include extended coverage for certain biologically based Mental Health conditions and for children with specific emotional disturbances. To verify your group size, check with your Employer/Health Benefits Administrator or call 1-800-825-5687, option #2, and speak with an Account Representative.

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 1-800-825-5687, option #2.

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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
- 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.

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.