



TriVantage EPO

Summary of Benefits



Get more with TriVantage EPO!

The choice is yours

TriVantage is a unique plan that lets you choose the benefit package that best fits your lifestyle. You get to choose from three benefit options – *Active Lifestyles*, *Family Focus*, or *Healthy Alternatives*. The difference between the options is the savings on the services you value most.



Active Lifestyles

Active Lifestyles is ideal for people interested in staying healthy and active, and offers:

- Very low copays for visits to primary care physicians (PCPs) and gynecologists
- Low copays for emergency and urgent care
- Routine eye exams
- Special benefits for massage therapy and acupuncture.
- Up to \$300 Lifestyle Credits per subscriber toward fun and fitness, like a gym membership. Plus, you can earn up to \$300 WellStyle Rewards per subscriber – for a range of healthy activities.

Family Focus

Family Focus helps you care for children and keep the whole family healthier, and offers:

- Fully covered maternity care
- Low copays for adult primary care physician (PCP) visits
- Low or no copays for sick-child doctor visits, and PCP well-child visits through age 18
- Up to \$300 Lifestyle Credits per subscriber toward fun and fitness, like swim lessons or sports camps. Plus, you can earn up to \$300 WellStyle Rewards per subscriber – for a range of healthy activities.

Healthy Alternatives

Healthy Alternatives is for people with the desire to seek out alternative therapies, and offers:

- 50% coverage for massage therapy and acupuncture.
- Up to \$300 Lifestyle Credits per subscriber toward massage therapy, acupuncture, or chiropractic care. Plus, you can earn up to \$300 WellStyle Rewards per subscriber – for a range of healthy activities.



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SERVICE CATEGORY ²	ACTIVE LIFESTYLES	FAMILY FOCUS	HEALTHY ALTERNATIVES
Lifestyle Credits (per subscriber) \$300 credit for	gym membership, fitness class, skiing, & much more	kids' swim lessons, dance classes, sports camps, & much more	massage therapy, chiropractic care & acupuncture
Physician Services			
Primary Care Physician Office Visits			
Adults 19+	\$20	\$25	\$30
Sick Child Visits (5-18 years)	\$15	\$5	\$25
Sick Child Visits (through age 4)	\$15	No Copay	\$25
Specialist Office Visits	\$50	\$50	\$50
Chiropractic Visits	\$20	\$25	\$30
Inpatient/Outpatient Professional Services			
Preventive Care Services			
Physical Exam - adults 19+ (One Routine Visit/Contract Year)			
Well Child Office Visits (through age 18) Per MVP Preventive Care Guidelines		No Copay	
Routine Gynecological Exam			
Mammography and Prostate Cancer Screenings			
Bone Density Tests, Colonoscopies & Sigmoidoscopies			
Emergency and Urgent Care Services			
Emergency Room	\$75	\$100	\$100
Urgent Care Center	\$20	\$25	\$30
Ambulance	\$50	\$50	\$50
Inpatient Hospital			
Inpatient Hospital Admission (adults 19+)	\$500	\$500	\$500
Inpatient Hospital Admission (through age 18)	\$500	No Copay	\$500
Maternity			
Prenatal and Postnatal Care (per pregnancy)	\$300	No Copay	\$300
Hospital Delivery and Newborn Nursery (per delivery)	\$500	No Copay	\$500
Mental Health^{3,4}			
Inpatient Hospital Admission (adults 19+)	\$500	\$500	\$500
Inpatient Hospital Admission (through age 18)	\$500	No Copay	\$500
Outpatient Visits	\$50	\$50	\$50
Substance Abuse			
Inpatient Detoxification (7 days/Contract Year)	\$500	\$500	\$500
Outpatient Visits (60 visits/Contract Year)	\$30	\$30	\$30
Additional Services			
Hospital/Facility Outpatient Surgery (per visit)	\$150	\$150	\$150
Home Health Care (60 visits/Contract Year)	\$30	\$30	\$30
Durable Medical Equipment Lifetime Max Benefit \$25,000	50% Copay	50% Copay	50% Copay
Radiology Services	\$50 Copay/Visit	\$50 Copay/Visit	\$50 Copay/Visit
Laboratory Services	No Copay	No Copay	No Copay
Physical/Occupational/Speech Therapy Requires Prescription (30 visits/Contract Year)	\$50 Copay/Visit	\$50 Copay/Visit	\$50 Copay/Visit
Acupuncture and Massage Therapy 12 combined visits per contract year	50% Copay	Not Covered	50% Copay
Vision Exams - Adults 19+ (once per calendar year)	\$15	\$20	\$25
Child through age 18 (once per calendar year)	\$20	\$5	\$20
Coverage for children to age 19	Large Group (Additional dependent riders are available, check with your employer for differences in coverage.)		
Coverage for Unmarried Dependent Children to age 23	Small Group Only		

¹A network provider must deliver all care. For the Additional Services of Acupuncture/Massage/Chiropractic (routine/non-spinal) any duly licensed provider can be used outside the MVP Preferred Service Area.

²Some services are subject to Notification or Prior Authorization requirements. See your Certificate of Coverage under *How This Policy Works* for details.

³FOR SMALL GROUPS (2-50 EMPLOYEES): An optional rider is offered at an 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.

⁴Mental Health inpatient hospital admission is limited to 30 days per Contract Year. Mental Health outpatient/office visits are limited to 20 per Contract Year.

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, Schedule and Rider(s) will be controlling. For details, please call 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 TriVantage 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 is a secure and simple way for you to manage your health care, set and track goals, and make well-informed health care decisions in a completely personalized way.

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 Rewards 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.

...And, with TriVantage, \$300 Lifestyle Credits

In addition to \$300 WellStyle Rewards, get reimbursed up to \$300 per subscriber per year for fun and fitness – bowling, skiing, greens fees, sports camps, and far beyond (activities vary by TriVantage package). **That's up to \$600 per subscriber per year!**

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.

