

New York

Plan Name: HMO

Plan Form: COC20+LGF

Plan Status: Grandfathered



Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
Annual Deductible per Contract Year	\$0 Person/\$0 Family	None
Co-insurance	As Noted Below	None
Annual Out-of-Pocket Maximum	\$0 Person/\$0 Family	None
Primary Care Physician Office Visits	\$20 copay	None
Specialist Office Visits	\$20 copay	None
Preventive & Well Care Services		
Well Child Care & Immunizations Adult Annual Physical (One per Contract Year) Mammography Annual Pap Test & Ob/Gyn Exam Immunizations for Adults Colonoscopy /Sigmoidoscopy Screening Bone Density Tests	Covered in Full. For a full list of covered preventive care services, visit mvphealthcare.com .	None
Physician Office Visits		
Diagnostic Laboratory Services	Covered in Full	None
Diagnostic X-ray	PCP: \$20 copay/Spec: \$20 copay	None
Advanced Imaging Services (CT/PET scans, MRIs)	Spec: \$20 copay/Free-Stnd: \$20 copay	None
Rehabilitative Services (PT/OT/ST)	\$20 copay	None
Allergy Services	\$20 copay	None
Chemotherapy	\$20 copay	None
Inpatient Services - Hospital		
Medical/Surgical Admissions	Covered in Full	None
Surgical Services	Covered in Full	None
Inpatient Physical Rehabilitation	Covered in Full	None
Outpatient Hospital Services		
Hospital Rehab Services (PT/OT/ST)	\$20 copay	None
Diagnostic Laboratory Services	Covered in Full	None
Diagnostic X-ray	\$20 copay	None
Advanced Imaging Services (CT/PET, scans, MRIs)	\$20 copay	None
Ambulatory/Outpatient Surgery	\$20 copay	None
Emergency Care		
Emergency Room (ER) Visit	\$50 copay	None
Urgent Care Centers	\$20 copay	None
Ambulance (Emergency Medical Transportation)	Covered in Full	None
Maternity Services		
Maternity – Prenatal Care	Covered in Full	None
Maternity – Physician Delivery	Covered in Full	None
Maternity – Inpatient Hospital Services	Covered in Full	None

*Deductible applies to this benefit

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	Coverage Information	Limits and Exclusions
Behavioral Health Services		
Mental Health Inpatient Hospital	Covered in Full	None
Mental Health Outpatient	\$20 copay	None
Substance Use Disorder Inpatient Hospital	Covered in Full	None
Substance Use Disorder Outpatient	\$20 copay	20 visits for family counseling
Residential Treatment	Covered in Full	None
Other Services		
Skilled Nursing Facility	Covered in Full	60 days per Plan Year
Home Health Care	\$20 copay	60 visits per plan year
Hospice	Covered in Full	210 days per plan year
Durable Medical Equipment	50% coinsurance	None
Diabetic Supplies & Equipment	\$20 copay	None
Chiropractic Benefit	\$20 copay	None
Acupuncture	Not covered	None
Prescription Drug Coverage		
Tier 1	Pharm: \$5 copay/Mail: \$12.50 copay	None
Tier 2	Pharm: \$20 copay/Mail: \$50 copay	None
Tier 3	Pharm: \$40 copay/Mail: \$100 copay	None
Prescription Drug Deductible	None	None
Vision Care		
Adult Vision Care	\$20 copay	One exam every two years.
Pediatric Vision Care	\$20 copay	one exam every two years
Other Plan Features		
myVisitNow® – 24/7 Online Doctor Visits	\$20 copay	None
Wellness Benefits	Not covered	None
Plan Highlights	For POS GF Groups ONLY	

As an MVP member, you can be sure you will always get the care, support, tools, and information you need. You will have access to top-rated customer care representatives, **myVisitNow**® – 24/7 online doctor visits, online wellness tools and activities, FREE Care Management programs, a 24/7 Nurse Advice Line, and more!

Call us today at **1-800-TALK-MVP** (825-5687) for more information.

Already an MVP member? You can call the MVP Customer Care Center phone number listed on the back of your MVP Member ID card. MVP is making health insurance more convenient. More supportive. More personal.

This plan overview is intended to provide a general outline of coverage. In the event of any conflict between this document and your Certificate of Coverage (COC), Schedule, and any applicable Rider(s), your COC, Schedule, and Rider(s) will be controlling. For plan details, please call **1-800-TALK-MVP** (825-5687), or visit mvphealthcare.com.

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***Deductible applies to this benefit**