

## New York

**Plan Name:** MVP EPO Silver 3 HDHP

**Plan Form:** NY-EPOH-SS-003 (2020)

**Plan Status:** Active



Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
Annual Deductible per Contract Year	\$2,200 Person/\$4,400 Family - Aggregate	None
Co-insurance	As Noted Below	None
Annual Out-of-Pocket Maximum	\$5,200 Person/\$10,400 Family - Embedded	None
Primary Care Physician Office Visits	\$25 copay*	None
Specialist Office Visits	\$50 copay*	None
<b>Preventive &amp; Well Care Services</b>		
Well Child Care & Immunizations		
Adult Annual Physical (One per Contract Year)	Covered in Full.	
Mammography	For a full list of covered preventive care services, visit	None
Annual Pap Test & Ob/Gyn Exam	<a href="http://mvphealthcare.com">mvphealthcare.com</a>	
Immunizations for Adults		
Colonoscopy /Sigmoidoscopy Screening		
Bone Density Tests		
<b>Physician Office Visits</b>		
Diagnostic Laboratory Services **	PCP: \$25 copay*/Spec: \$50 copay*	None
Diagnostic X-ray **	PCP: \$25 copay*/Spec: \$50 copay*	None
Advanced Imaging Services (CT/PET scans, MRIs)	Spec: \$150 copay*/Free-Stnd: \$150 copay*	None
Rehabilitative Services (PT/OT/ST)	\$50 copay*	54 visits per condition, per Plan Year combined therapies
Allergy Services	\$50 copay*	Cost share dependent on location of services
Chemotherapy	\$50 copay*	None
<b>Inpatient Services - Hospital</b>		
Medical/Surgical Admissions	\$500 copay*	Per continuous confinement
Surgical Services	\$100 copay*	None
Inpatient Physical Rehabilitation	\$500 copay*	60 days per Plan Year Combined Therapies
<b>Outpatient Hospital Services</b>		
Hospital Rehab Services (PT/OT/ST)	\$50 copay*	54 visits per condition/year combined therapies
Diagnostic Laboratory Services **	\$50 copay*	None
Diagnostic X-ray **	\$50 copay*	None
Advanced Imaging Services (CT/PET, scans, MRIs)	\$150 copay*	None
Ambulatory/Outpatient Surgery **	\$200 copay*	None
<b>Emergency Care</b>		
Emergency Room (ER) Visit	\$300 copay*	None
Urgent Care Centers	\$50 copay*	None
Ambulance (Emergency Medical Transportation)	\$300 copay*	None
<b>Maternity Services</b>		
Maternity – Prenatal Care	Covered in Full	None
Maternity – Physician Delivery	\$100 copay*	None
Maternity – Inpatient Hospital Services	\$500 copay*	None

\*Deductible applies to this benefit



## New York

Plan Name: MVP EPO Silver 3 HDHP

Plan Form: NY-EPOH-SS-003 (2020)

Plan Status: Active



	Coverage Information	Limits and Exclusions
<b>Behavioral Health Services</b>		
Mental Health Inpatient Hospital	\$500 copay*	Including residential treatment
Mental Health Outpatient	\$25 copay*	None
Substance Use Disorder Inpatient Hospital	\$500 copay*	Including residential treatment
Substance Use Disorder Outpatient	\$25 copay*	Unlimited; Up to 20 visits per plan year may be used for family counseling
Residential Treatment	\$500 copay*	None
<b>Other Services</b>		
Skilled Nursing Facility	\$500 copay*	200 days per plan year
Home Health Care	\$50 copay*	60 visits per year
Hospice	Inpt: \$500 copay* / Outpt: \$50 copay*	210 days per plan year, 5 visits for family bereavement counseling
Durable Medical Equipment	50% coinsurance*	Standard equipment covered
Diabetic Supplies & Equipment	\$25 copay*	None
Chiropractic Benefit	\$50 copay*	None
Acupuncture	50% coinsurance*	12 visits per plan year
<b>Prescription Drug Coverage</b>		
Tier 1	Pharm: \$15 copay*/Mail: \$37.50 copay*	30 day retail/90 day mail order; preventive drugs deductible waived
Tier 2	Pharm: \$40 copay*/Mail: \$100 copay*	30 day retail/90 day mail order; preventive drugs deductible waived
Tier 3	Pharm: \$60 copay*/Mail: \$150 copay*	30 day retail/90 day mail order; preventive drugs deductible waived
Prescription Drug Deductible	Subject to annual deductible	None
<b>Vision Care</b>		
Adult Vision Care	\$50 copay*	One exam per every other Plan Year
Pediatric Vision Care	\$50 copay*	One exam per 12-month period
<b>Other Plan Features</b>		
myVisitNow® – 24/7 Online Doctor Visits	\$25 copay*	None
Wellness Benefits	\$600 allowance	Up to \$600 in rewards and reimbursements with WellBeing Rewards per contract per calendar year
Plan Highlights	Visit <a href="http://mvphealthcare.com">mvphealthcare.com</a> for more information. View a complete Glossary of Terms and Member FAQs to better understand your MVP plan benefits.	
Pediatric Dental	Preventive, Routine, and Major (including medically-necessary orthodontia) – See Schedule of Benefits for Cost Share Details. <i>Services can be obtained from any licensed provider.</i>	
**Preferred Provider Facilities	Laboratory, radiology, and ambulatory services at a preferred provider facility will be covered in full, after deductible (if applicable). Find a preferred provider facility in your area at <a href="http://mvphealthcare.com">mvphealthcare.com</a> .	

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](http://mvphealthcare.com).

Health benefit plans are issued or administered by MVP Health Plan, Inc.; MVP Health Insurance Company; MVP Select Care, Inc.; and MVP Health Services Corp., operating subsidiaries of MVP Health Care, Inc. Not all plans available in all states and counties.

\*Deductible applies to this benefit