



## MVP New York Small Group Plan

Thank you for considering MVP Health Care® (MVP) for you and your employees' health insurance needs. The enclosed information provides an overview of MVP's New York Small Group plans, but you may also visit **[mvphealthcare.com](http://mvphealthcare.com)**, select *Shop for a Plan*, and then *Employers*. After you choose your plan(s), please complete and return the following materials:

- *HMO Plans Product Application and/or EPO/PPO Plans Product Application*
- *HMO Health Plan Enrollment or Change form and/or EPO/PPO Health Plan Enrollment or Change form* (for covered employees and their dependents)

Completed materials must be received by the 15<sup>th</sup> of the month to guarantee an effective date of coverage for the first of the next month. They should be sent via mail or email:

**Mail:** MVP Health Care  
Small Business & Individual Service Unit  
625 State Street  
Schenectady, NY 12305

**Email:** [SBIU@mvphealthcare.com](mailto:SBIU@mvphealthcare.com)  
**Fax:** 518-386-7595

### Additional Required Employer Eligibility Documentation

- Form NYS-45 Quarterly Combined Withholding, Wage Reporting, and Unemployment Insurance Return or comparable documentation listing all currently enrolled employees
- Certificate of Incorporation and payroll records for newly formed business
- A copy of the most recent 1065 K-1 with income amount stricken (for partnerships)
- New York State Certificate of Assumed Name for groups using a Doing Business As (DBA)

### MVP Vision and Dental Plans

MVP vision plans, powered by EyeMed®, and dental plans are available for purchase. MVP vision plans must be purchased with an MVP medical plan. Visit **[mvphealthcare.com/shop](http://mvphealthcare.com/shop)** for vision and dental plan options.

### We're here to help!

If you have questions or need additional assistance, please contact our Small Business & Individual Service Unit at **1-844-865-0250**, email **[SBIU@mvphealthcare.com](mailto:SBIU@mvphealthcare.com)**, or visit our website at **[mvphealthcare.com](http://mvphealthcare.com)**.

# HMO Plans Product Application for New York State Small Groups



Please complete all pages of this form. Some sections may not apply to your group.

## Section 1: Group Information (please print, and include Company Name and Tax ID No. on all pages)

Group/Business Name or DBA Name (if applicable)				Tax ID No. (required)	
Legal Entity Name (if different than Group Name)				SIC Code (required)	
Nature of Business or Organization				Effective Date of Coverage	
Business Physical Street Address			Phone No. ( )	Fax No. ( )	
City	State	Zip Code	County		
Company Headquarters Street Address			<input type="checkbox"/> Same as above	Phone No. ( )	Fax No. ( )
City	State	Zip Code	County		
Group Health Benefits Administrator (HBA) Name		Group HBA Title			
Group HBA Email			Group HBA Phone No. ( )		
Group HBA Street Address		<input type="checkbox"/> Same as above	City	State	Zip Code
Who sponsors the group health coverage? (check one) <input type="checkbox"/> Employer <input type="checkbox"/> Union <input type="checkbox"/> Association <input type="checkbox"/> Other: _____					
Organization Type <input type="checkbox"/> C Corp <input type="checkbox"/> S Corp <input type="checkbox"/> Partnership <input type="checkbox"/> Nonprofit <input type="checkbox"/> Local Government <input type="checkbox"/> State Government <input type="checkbox"/> Church Group <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____					

List Owner(s)/Partner(s) of this Organization

Are the owners and their spouses the only policy holders on the group sponsored coverage? ☐ Yes ☐ No

This company is organized as: ☐ Stand Alone ☐ Parent ☐ Subsidiary ☐ Local Plant/Office/Division ☐ Other: \_\_\_\_\_

Do you, as an employer, offer a group medical plan in addition to the products offered through MVP Health Care®? ☐ Yes ☐ No

If Yes, who is the plan carrier?

Company Name	Tax ID No.
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Section 2: Billing Information

☐ Premium invoices should be sent to the Group Contact and Address listed in Section 1 (proceed to Section 3).

Billing Contact Name		Billing Contact Title			
Billing Contact Email		Billing Contact Phone No. (       )		Billing Contact Fax No. (       )	
Billing Street Address		City	State	Zip Code	County

Section 3: Regulatory Employer Information

Do you employ at least one employee who lives, works, or resides in the MVP service area?

☐ Yes☐ No

Are all employees who are offered coverage working at least 20 hours per week?

☐ Yes☐ No

Is there at least one common law employee enrolled as a contract holder?

☐ Yes☐ No

Does your group have fewer covered employees outside the MVP service area than covered employees within the MVP service area?

☐ Yes☐ No

If owners are enrolling in MVP coverage, do they all work at least 20 hours per week?

☐ Yes☐ No

Section 4: Group Administration

Total Number of Part-Time and Full-Time Employees Over the Prior Calendar Year <i>(to determine Certification of Benefits for members 65 and older)</i>	Total Number of Full-Time Equivalent Employees <sup>1</sup> Over the Prior Calendar Year <i>(to determine if Small or Large Group)</i>
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**Note:** Retirees and COBRA participants are not considered “employees” and should not be counted to determine group size.

<sup>1</sup> The full-time equivalent (FTE) employee counting method in 26 U.S.C. 4980H(c)(2) must be utilized to determine group size. This method is the same calculation used to determine employer liability under the Shared Responsibility for Employers provisions of the Affordable Care Act (ACA) and Internal Revenue Code.

To convert the number of part-time employees to a full-time equivalent, the aggregate number of hours worked for part-time employees is divided by 120. Part-time hours are capped at 120 hours per employee per month.

New Hire Eligibility Policy

☐ Date of hire    ☐ First of the month following date of hire  
☐ First of the month following    day(s) of employment *(may not exceed 90 days)*

Section 5: Enrollment Class/Subgroup Assignment

Class Description *(example: All employees working more than 20 hours per week)*

Select a separate Class/Subgroup, if your Group requires one:  
☐ Medicare    ☐ Salary    ☐ COBRA    ☐ Union    ☐ Hourly    ☐ Other: \_\_\_\_\_

Section 6: Product Selection

<input type="checkbox"/> Platinum Plan    No. _____	<input type="checkbox"/> Silver 4 with Embedded HRA	<input type="checkbox"/> MVP Dental PPO* for Adults	<input type="checkbox"/> MVP Vision 1
<input type="checkbox"/> Gold Plan    No. _____	<input type="checkbox"/> Dependent through Age 29	<input type="checkbox"/> MVP Dental PPO* for Families	<input type="checkbox"/> MVP Vision 2
<input type="checkbox"/> Silver Plan    No. _____	<input type="checkbox"/> Unlimited Skilled Nursing	<input type="checkbox"/> MVP Dental PPO for Kids*	<input type="checkbox"/> MVP Vision 3
<input type="checkbox"/> Bronze Plan    No. _____		<input type="checkbox"/> Delta Dental Pediatric PPO Plan	
<input type="checkbox"/> Medicare Gold			

Company Name

Tax ID No.

**Section 7: Information About Individuals Not Listed on NYS-45-ATT or Other State Equivalent**

Please list below the individuals eligible for coverage who are not listed on the NYS-45-ATT, *Quarterly Combined Withholding, Wage Reporting, and Unemployment Insurance Return form*, or other state equivalent. Eligible individuals include partners or owners of the business if actively engaged in the business, COBRA/New York State continuants, new employees, retirees, and spouses of retirees when it is the consistent policy of the business owner to cover retirees and spouses of retirees.

The group attests that the individual(s) listed below work at least 20 hours per week at the employer named on page 1 or are otherwise eligible for coverage under a group health insurance plan to be issued by MVP. For each employee listed, indicate their employment status.

Name  <input type="checkbox"/> New Employee (Date of hire: _____) <input type="checkbox"/> Partner <input type="checkbox"/> Business Owner <input type="checkbox"/> Retiree <input type="checkbox"/> COBRA <input type="checkbox"/> Other (explain) _____	Name  <input type="checkbox"/> New Employee (Date of hire: _____) <input type="checkbox"/> Partner <input type="checkbox"/> Business Owner <input type="checkbox"/> Retiree <input type="checkbox"/> COBRA <input type="checkbox"/> Other (explain) _____
Name  <input type="checkbox"/> New Employee (Date of hire: _____) <input type="checkbox"/> Partner <input type="checkbox"/> Business Owner <input type="checkbox"/> Retiree <input type="checkbox"/> COBRA <input type="checkbox"/> Other (explain) _____	Name  <input type="checkbox"/> New Employee (Date of hire: _____) <input type="checkbox"/> Partner <input type="checkbox"/> Business Owner <input type="checkbox"/> Retiree <input type="checkbox"/> COBRA <input type="checkbox"/> Other (explain) _____
Name  <input type="checkbox"/> New Employee (Date of hire: _____) <input type="checkbox"/> Partner <input type="checkbox"/> Business Owner <input type="checkbox"/> Retiree <input type="checkbox"/> COBRA <input type="checkbox"/> Other (explain) _____	Name  <input type="checkbox"/> New Employee (Date of hire: _____) <input type="checkbox"/> Partner <input type="checkbox"/> Business Owner <input type="checkbox"/> Retiree <input type="checkbox"/> COBRA <input type="checkbox"/> Other (explain) _____

**Section 8: Separate Entities with Multiple Tax ID Numbers**

**Only complete this section if you have separate entities with multiple Tax ID numbers.**

Group size for groups under common ownership is determined based upon the total Full-Time Equivalent Employees (FTEs) for all entities. In order to combine separate groups into one employer group for group insurance purposes, MVP will require documentation showing 80% of each entity is owned by the same person or set of people.

**Please check if any of the following conditions apply:**

- ☐ Multiple Tax ID numbers are listed above
☐ This/These groups are owned by another entity  
☐ This group owns another entity
☐ This group is one of multiple groups that are owned by the same entity/entities

**If any of the above conditions apply**, tax documentation certifying that at least 80% common ownership must be submitted. Acceptable tax forms are (1) IRS Form 851 (Affiliations Schedule) with names of all entities or (2) Schedule K-1 (IRS Form 1065).

**Section 9: Small Business Health Options Program (SHOP) Attestation**

Have you completed the New York State SHOP eligible employer verification process and found that the Group named on page 1 of this application is SHOP eligible?

☐ Yes ☐ No

**Section 10: Broker Information**

☐ I understand that the agency below may be entitled to a base and/or bonus compensation for our business. This broker information will remain in effect until we notify MVP Health Care otherwise.

Broker Name	Agency Name		
Street Address	City	State	Zip Code
Billing Contact Email	Phone No. (       )	Fax No. (       )	

Continued on page 4

Company Name	Tax ID No.
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Section 11: Private Exchange Information

Is this group to be enrolled through a private exchange (other than the NY State of Health Marketplace)? ☐ Yes ☐ No

If Yes, please provide the name of the private exchange: \_\_\_\_\_

Section 12: MVP Representative Information

The information provided in this application is true to the best of my knowledge.

MVP Representative Name (print)	Signature	Date
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\_\_\_\_\_

Section 13: Authorization

I hereby certify that the statements made are true and complete to the best of my knowledge and belief.

Unless otherwise prohibited by law, I consent to the receipt of electronic communications related to my MVP health plan at the email address I provided. I have read and agree to the details outlined in MVP’s *Electronic Disclosure*, which is available at **mvphhealthcare.com** or by calling MVP at **1-800-TALK-MVP** (1-800-825-5687).

**Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each violation.**

I have read and agree to this authorization.

Signature	Date
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\_\_\_\_\_

Name (print)	Title
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\_\_\_\_\_

# Health Plan Enrollment or Change for New York State Small Group HMO Plans



**Action Requested:** ☐ Enrollment ☐ Change ☐ Termination

*Please complete both sides of this form.*

**To be Completed by Employer** (Include Group Name, Group No., and Applicant Name on page 2)

Group Name	Group No.	Subgroup No.	Effective Date
Product ID No.	Employee Class		

## Section 1: Information About Yourself (please print)

Applicant Name (First, Middle Initial, Last)				Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married
Street Address	City	State	Zip Code	County
Email	Home Phone No. ( )		Mobile Phone No. ( )	
Are you and/or your spouse eligible for Medicare? <input type="checkbox"/> Yes <input type="checkbox"/> No		If Yes, provide your Medicare Member ID No(s). (Yourself) (Spouse, if eligible)		
If Yes, provide Medicare Parts A and B Effective Dates (Yourself) Part A Part B (Spouse) Part A Part B				

## Section 2: Enrollment/Change/Termination Information

### Enrollment or Change (check all that apply)

- ☐ New Applicant ☐ Add Dependent ☐ Name Change  
☐ Transfer to Another Plan ☐ Address Change ☐ COBRA

**Requested Effective Date**

### Reason

- ☐ New Hire (Date of Hire: ) ☐ Open Enrollment  
☐ Qualifying Event (explain)  
☐ Other

### Termination

- ☐ Terminate from Plan  
☐ Remove Dependent(s) only (specify name or member ID no.)

**Requested Effective Date**

### Reason for Termination

- ☐ Termination of Employment ☐ Opting for Other Coverage  
☐ Moved from Service Area  
☐ Other

## Section 3: Coverage Selection (Enrollments and Changes)

**Medical Coverage Level** ☐ Applicant ☐ Applicant and Spouse ☐ Applicant and Dependent(s) ☐ Family

**Medical Plan Name** (e.g., Gold 2 HDHP)

**Optional Vision Coverage Level** ☐ Applicant ☐ Applicant and Spouse ☐ Applicant and Dependent(s) ☐ Family  
Vision coverage must be equal to or less than medical coverage.

**Optional Vision Plan (select one)** ☐ MVP Vision 1 ☐ MVP Vision 2 ☐ MVP Vision 3

**!** If scanning this form for submission, be sure to scan and return both pages of this form.

Continued on page 2

Group Name

Group No.

Applicant Name

**Section 4: Information About All Family Members You Want to Enroll in Your Plan** (Complete for Enrollments and Changes)

Please use a separate form for additional individuals.

**1 Applicant**☐ Male ☐ Female  
☐ Non-Binary

Age

Date of Birth **(required)**Social Security No. **(required)**

Primary Care Physician\* (First, Last)

Already a patient of this physician?

PCP No.

☐ Yes ☐ No**2 Name** (First, Middle Initial, Last)☐ Male ☐ Female  
☐ Non-Binary

Age

Date of Birth **(required)**Social Security No. **(required)**

Relationship to Applicant

Primary Care Physician\* (First, Last)

Already a patient of this physician?

PCP No.

☐ Spouse ☐ Dependent☐ Yes ☐ No**3 Name** (First, Middle Initial, Last)☐ Male ☐ Female  
☐ Non-Binary

Age

Date of Birth **(required)**Social Security No. **(required)**

Relationship to Applicant

Primary Care Physician\* (First, Last)

Already a patient of this physician?

PCP No.

☐ Dependent☐ Yes ☐ No**4 Name** (First, Middle Initial, Last)☐ Male ☐ Female  
☐ Non-Binary

Age

Date of Birth **(required)**Social Security No. **(required)**

Relationship to Applicant

Primary Care Physician\* (First, Last)

Already a patient of this physician?

PCP No.

☐ Dependent☐ Yes ☐ No**Section 5: Authorization** (Your signature is required for Enrollments, Changes, or Terminations)

On behalf of myself and any members of my family for whom I have enrollment authority and have listed on this enrollment form, I (we) hereby apply for membership in MVP. I hereby consent to the release, use, and disclosure of any medical information about me and any members of my family for whom I can give consent:

- By my primary care provider, any other health care provider, or the New York State Department of Health ("NYSDOH") to MVP and any health care providers involved in caring for me or my family, as reasonably necessary for MVP or my health care providers to carry out treatment, payment, or health care operations functions, or other functions permitted by, and in accordance with, applicable laws, regulations, and rules. This may include pharmacy and other medical claims information needed to help manage my care;
- By MVP and any health care providers to NYSDOH and other authorized federal, state, and local agencies for purposes of administering health programs to the extent permitted by, and in accordance with, applicable laws, regulations, and rules; and
- By MVP to my providers or other persons or organizations, as reasonably necessary for MVP or my providers to carry out treatment, payment, or health care operations, or as otherwise and to the extent permitted by, and in accordance with, applicable laws, regulations, and rules.

At any time, I can take away the permission I gave to release information. All I have to do is call the MVP Customer Care Center at the phone number listed on the back of my MVP Member ID card.

I hereby certify that the statements made are true and complete to the best of my knowledge and belief.

Unless otherwise prohibited by law, I consent to the receipt of electronic communications related to my MVP health plan at the email address I provided. I understand that I am entitled to receive paper documents, and that I can set and change my communication preferences at any time by signing in at **mvphealthcare.com** and selecting *Communication Preferences*. I have read and agree to the details outlined in MVP's *Electronic Disclosure*, which is available at **mvphealthcare.com** or by calling MVP at **1-800-TALK-MVP** (1-800-825-5687).

☐ Yes ☐ No

**Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the state value of the claim for each such violation.**


**I have read and agree to this authorization.**

Signature

Date

**Questions? We're here to help.**  Call **1-844-865-0250**  Visit **mvphealthcare.com** Fax: **518-386-7595**

Return this completed application by mail to **MVP HEALTH CARE 625 STATE ST SCHENECTADY NY 12305-2111**

 **If scanning this form for submission, be sure to scan and return both pages of this form.**

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.

# EPO/PPO Plans Product Application for New York State Small Groups



Please complete all pages of this form. Some sections may not apply to your group.

## Section 1: Group Information (please print, and include Company Name and Tax ID No. on all pages)

Group/Business Name or DBA Name (if applicable)				Tax ID No. (required)	
Legal Entity Name (if different than Group Name)				SIC Code (required)	
Nature of Business or Organization				Effective Date of Coverage	
Business Physical Street Address			Phone No. ( )		Fax No. ( )
City		State	Zip Code	County	
Company Headquarters Street Address			<input type="checkbox"/> Same as above		Phone No. ( )
					Fax No. ( )
City		State	Zip Code	County	
Group Health Benefits Administrator (HBA) Name			Group HBA Title		
Group HBA Email				Group HBA Phone No. ( )	
Group HBA Street Address			<input type="checkbox"/> Same as above		City
					State
					Zip Code

Who sponsors the group health coverage? (check one) ☐ Employer ☐ Union ☐ Association ☐ Other: \_\_\_\_\_

Organization Type ☐ C Corp ☐ S Corp ☐ Partnership ☐ Nonprofit ☐ Local Government  
☐ State Government ☐ Church Group ☐ Trust ☐ Other: \_\_\_\_\_

List Owner(s)/Partner(s) of this Organization

Are the owners and their spouses the only policy holders on the group sponsored coverage? ☐ Yes ☐ No

This company is organized as: ☐ Stand Alone ☐ Parent ☐ Subsidiary ☐ Local Plant/Office/Division ☐ Other: \_\_\_\_\_

Do you, as an employer, offer a group medical plan in addition to the products offered through MVP Health Care\*? ☐ Yes ☐ No

If Yes, who is the plan carrier?

Company Name	Tax ID No.
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Section 2: Billing Information

☐ Premium invoices should be sent to the Group Contact and Address listed in Section 1 (proceed to Section 3).

Billing Contact Name		Billing Contact Title	
Billing Contact Email		Billing Contact Phone No. (       )	
Billing Street Address		Billing Contact Fax No. (       )	
City	State	Zip Code	County

Section 3: Regulatory Employer Information

Do you employ at least one employee who lives, works, or resides in the MVP service area?

☐ Yes☐ No

Are all employees who are offered coverage working at least 20 hours per week?

☐ Yes☐ No

Is there at least one common law employee enrolled as a contract holder?

☐ Yes☐ No

Does your group have fewer covered employees outside the MVP service area than covered employees within the MVP service area?

☐ Yes☐ No

If owners are enrolling in MVP coverage, do they all work at least 20 hours per week?

☐ Yes☐ No

Section 4: Group Administration

Total Number of Part-Time and Full-Time Employees Over the Prior Calendar Year <i>(to determine Certification of Benefits for members 65 and older)</i>	Total Number of Full-Time Equivalent Employees <sup>1</sup> Over the Prior Calendar Year <i>(to determine if Small or Large Group)</i>
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**Note:** Retirees and COBRA participants are not considered “employees” and should not be counted to determine group size.

<sup>1</sup> The full-time equivalent (FTE) employee counting method in 26 U.S.C. 4980H(c)(2) must be utilized to determine group size. This method is the same calculation used to determine employer liability under the Shared Responsibility for Employers provisions of the Affordable Care Act (ACA) and Internal Revenue Code.

To convert the number of part-time employees to a full-time equivalent, the aggregate number of hours worked for part-time employees is divided by 120. Part-time hours are capped at 120 hours per employee per month.

New Hire Eligibility Policy

☐ Date of hire☐ First of the month following date of hire

☐ First of the month following      day(s) of employment *(may not exceed 90 days)*

Section 5: Enrollment Class/Subgroup Assignment

Class Description *(example: All employees working more than 20 hours per week)*

Select a separate Class/Subgroup, if your Group requires one:

☐ Medicare☐ Salary☐ COBRA☐ Union☐ Hourly☐ Other: \_\_\_\_\_

Section 6: Product Selection

<input type="checkbox"/> Platinum Plan No. _____	<input type="checkbox"/> Silver 4 with Embedded HRA	<input type="checkbox"/> MVP Dental PPO® for Adults	<input type="checkbox"/> MVP Vision 1
<input type="checkbox"/> Gold Plan No. _____	<input type="checkbox"/> Dependent through Age 29	<input type="checkbox"/> MVP Dental PPO® for Families	<input type="checkbox"/> MVP Vision 2
<input type="checkbox"/> Silver Plan No. _____	<input type="checkbox"/> Unlimited Skilled Nursing	<input type="checkbox"/> MVP Dental PPO for Kids®	<input type="checkbox"/> MVP Vision 3
<input type="checkbox"/> Bronze Plan No. _____		<input type="checkbox"/> Delta Dental Pediatric PPO Plan	
<input type="checkbox"/> Medicare Gold			

Company Name

Tax ID No.

**Section 7: Information About Individuals Not Listed on NYS-45-ATT or Other State Equivalent**

Please list below the individuals eligible for coverage who are not listed on the NYS-45-ATT, *Quarterly Combined Withholding, Wage Reporting, and Unemployment Insurance Return form*, or other state equivalent. Eligible individuals include partners or owners of the business if actively engaged in the business, COBRA/New York State continuants, new employees, retirees, and spouses of retirees when it is the consistent policy of the business owner to cover retirees and spouses of retirees.

The group attests that the individual(s) listed below work at least 20 hours per week at the employer named on page 1 or are otherwise eligible for coverage under a group health insurance plan to be issued by MVP. For each employee listed, indicate their employment status.

Name  <input type="checkbox"/> New Employee (Date of hire: _____) <input type="checkbox"/> Partner <input type="checkbox"/> Business Owner <input type="checkbox"/> Retiree <input type="checkbox"/> COBRA <input type="checkbox"/> Other (explain) _____	Name  <input type="checkbox"/> New Employee (Date of hire: _____) <input type="checkbox"/> Partner <input type="checkbox"/> Business Owner <input type="checkbox"/> Retiree <input type="checkbox"/> COBRA <input type="checkbox"/> Other (explain) _____
Name  <input type="checkbox"/> New Employee (Date of hire: _____) <input type="checkbox"/> Partner <input type="checkbox"/> Business Owner <input type="checkbox"/> Retiree <input type="checkbox"/> COBRA <input type="checkbox"/> Other (explain) _____	Name  <input type="checkbox"/> New Employee (Date of hire: _____) <input type="checkbox"/> Partner <input type="checkbox"/> Business Owner <input type="checkbox"/> Retiree <input type="checkbox"/> COBRA <input type="checkbox"/> Other (explain) _____
Name  <input type="checkbox"/> New Employee (Date of hire: _____) <input type="checkbox"/> Partner <input type="checkbox"/> Business Owner <input type="checkbox"/> Retiree <input type="checkbox"/> COBRA <input type="checkbox"/> Other (explain) _____	Name  <input type="checkbox"/> New Employee (Date of hire: _____) <input type="checkbox"/> Partner <input type="checkbox"/> Business Owner <input type="checkbox"/> Retiree <input type="checkbox"/> COBRA <input type="checkbox"/> Other (explain) _____

**Section 8: Separate Entities with Multiple Tax ID Numbers**

**Only complete this section if you have separate entities with multiple Tax ID numbers.**

Group size for groups under common ownership is determined based upon the total Full-Time Equivalent Employees (FTEs) for all entities. In order to combine separate groups into one employer group for group insurance purposes, MVP will require documentation showing 80% of each entity is owned by the same person or set of people.

**Please check if any of the following conditions apply:**

- ☐ Multiple Tax ID numbers are listed above
☐ This/These groups are owned by another entity  
☐ This group owns another entity
☐ This group is one of multiple groups that are owned by the same entity/entities

**If any of the above conditions apply**, tax documentation certifying that at least 80% common ownership must be submitted.

Acceptable tax forms are (1) IRS Form 851 (Affiliations Schedule) with names of all entities or (2) Schedule K-1 (IRS Form 1065).

**Section 9: Small Business Health Options Program (SHOP) Attestation**

Have you completed the New York State SHOP eligible employer verification process and found that the Group named on page 1 of this application is SHOP eligible?

☐ Yes ☐ No

**Section 10: Broker Information**

☐ I understand that the agency below may be entitled to a base and/or bonus compensation for our business. This broker information will remain in effect until we notify MVP Health Care otherwise.

Broker Name	Agency Name		
Street Address	City	State	Zip Code
Billing Contact Email	Phone No. (       )	Fax No. (       )	

Continued on page 4

Company Name	Tax ID No.
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Section 11: Private Exchange Information

Is this group to be enrolled through a private exchange (other than the NY State of Health Marketplace)? ☐ Yes ☐ No

If **Yes**, please provide the name of the private exchange: \_\_\_\_\_

Section 12: MVP Representative Information

The information provided in this application is true to the best of my knowledge.

MVP Representative Name (print)	Signature	Date
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Section 13: Authorization

I hereby certify that the statements made are true and complete to the best of my knowledge and belief.

Unless otherwise prohibited by law, I consent to the receipt of electronic communications related to my MVP health plan at the email address I provided. I have read and agree to the details outlined in MVP’s *Electronic Disclosure*, which is available at **mvphealthcare.com** or by calling MVP at **1-800-TALK-MVP** (1-800-825-5687).

**Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each violation.**

I have read and agree to this authorization.

Signature	Date
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Name (print)	Title
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# Health Plan Enrollment or Change for New York State Small Group EPO/PPO Plans



**Action Requested:** ☐ Enrollment ☐ Change ☐ Termination

*Please complete all pages of this form.*

**To be Completed by Employer** (please include Group Name, Group No., and Applicant Name on pages 2 and 3)

Group Name		Group No.	Subgroup No.
Employee Class	Product ID No.	Effective Date	

## Section 1: Information About Yourself (please print)

Applicant Name (First, Middle Initial, Last)		Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married	
Street Address	City	State	Zip Code
County	Home Phone No. ( )	Mobile Phone No. ( )	
Email			
Are you and/or your spouse eligible for Medicare? <input type="checkbox"/> Yes <input type="checkbox"/> No		If Yes, provide your Medicare Member ID No(s). (Yourself) (Spouse, if eligible)	

If Yes, provide Medicare Parts A and B Effective Dates

(Yourself) Part A Part B (Spouse) Part A Part B

## Section 2: Enrollment/Change/Termination Information

### Enrollment or Change (check all that apply)

- ☐ New Applicant ☐ Add Dependent ☐ Name Change  
☐ Transfer to Another Plan ☐ Address Change ☐ COBRA

Requested Effective Date

### Reason

- ☐ New Hire (Date of Hire: ) ☐ Open Enrollment  
☐ Qualifying Event (explain)  
☐ Other

### Termination

- ☐ Terminate from Plan  
☐ Remove Dependent(s) only (specify name or member ID no.)

Requested Effective Date

### Reason for Termination

- ☐ Termination of Employment ☐ Opting for Other Coverage  
☐ Moved from Service Area  
☐ Other

## Section 3: Coverage Selection (Enrollments and Changes)

**Medical Coverage Level** ☐ Applicant ☐ Applicant and Spouse ☐ Applicant and Dependent(s) ☐ Family

Medical Plan Name (e.g., Gold 2 HDHP)

**Optional Vision Coverage Level** ☐ Applicant ☐ Applicant and Spouse ☐ Applicant and Dependent(s) ☐ Family

Vision coverage must be equal to or less than medical coverage.

**Optional Vision Plan (select one)** ☐ MVP Vision 1 ☐ MVP Vision 2 ☐ MVP Vision 3

**!** If scanning this form for submission, be sure to scan and return all pages of this form.

Continued on page 2

Group Name

Group No.

Applicant Name

**Section 4: Information About All Family Members You Want to Enroll in Your Plan (Enrollments and Changes)***Please use a separate form for additional individuals.***1 Applicant**
☐ Male ☐ Female  
☐ Non-Binary

Age

Date of Birth **(required)**Social Security No. **(required)**Primary Care Physician *(First, Last)*

Are you already a patient of this physician?

PCP No.

☐ Yes ☐ No
**2 Name** *(First, Middle Initial, Last)*

Relationship to Applicant

☐ Spouse ☐ Dependent

☐ Male ☐ Female  
☐ Non-Binary

Age

Date of Birth **(required)**Social Security No. **(required)**Primary Care Physician *(First, Last)*

Already a patient of this physician?

PCP No.

☐ Yes ☐ No
**3 Name** *(First, Middle Initial, Last)*

Relationship to Applicant

☐ Dependent

☐ Male ☐ Female  
☐ Non-Binary

Age

Date of Birth **(required)**Social Security No. **(required)**Primary Care Physician *(First, Last)*

Already a patient of this physician?

PCP No.

☐ Yes ☐ No
**4 Name** *(First, Middle Initial, Last)*

Relationship to Applicant

☐ Dependent

☐ Male ☐ Female  
☐ Non-Binary

Age

Date of Birth **(required)**Social Security No. **(required)**Primary Care Physician *(First, Last)*

Already a patient of this physician?

PCP No.

☐ Yes ☐ No
**5 Name** *(First, Middle Initial, Last)*

Relationship to Applicant

☐ Dependent

☐ Male ☐ Female  
☐ Non-Binary

Age

Date of Birth **(required)**Social Security No. **(required)**Primary Care Physician *(First, Last)*

Already a patient of this physician?

PCP No.

☐ Yes ☐ No
**Section 5: Authorization** *(Your signature is required for Enrollments, Changes, or Terminations)*

On behalf of myself and any members of my family for whom I have enrollment authority and have listed on this enrollment form, I (we) hereby apply for membership in MVP. I hereby consent to the release, use, and disclosure of any medical information about me and any members of my family for whom I can give consent:

- By my primary care provider, any other health care provider, or the New York State Department of Health ("NYSDOH") to MVP and any health care providers involved in caring for me or my family, as reasonably necessary for MVP or my health care providers to carry out treatment, payment, or health care operations functions, or other functions permitted by, and in accordance with, applicable laws, regulations, and rules. This may include pharmacy and other medical claims information needed to help manage my care;
- By MVP and any health care providers to NYSDOH and other authorized federal, state, and local agencies for purposes of administering health programs to the extent permitted by, and in accordance with, applicable laws, regulations, and rules; and
- By MVP to my providers or other persons or organizations, as reasonably necessary for MVP or my providers to carry out treatment, payment, or health care operations, or as otherwise and to the extent permitted by, and in accordance with, applicable laws, regulations, and rules.

At any time, I can take away the permission I gave to release information. All I have to do is call the MVP Customer Care Center at the phone number listed on the back of my MVP Member ID card.

*Continued on page 3*

Group Name	Group No.	Applicant Name
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(Section 5: Authorization continued from page 2)

I hereby certify that the statements made are true and complete to the best of my knowledge and belief.

Unless otherwise prohibited by law, I consent to the receipt of electronic communications related to my MVP health plan at the email address I provided. I understand that I am entitled to receive paper documents, and that I can set and change my communication preferences at any time by signing in at **mvphealthcare.com** and selecting *Communication Preferences*. I have read and agree to the details outlined in MVP’s *Electronic Disclosure*, which is available at **mvphealthcare.com** or by calling MVP at **1-800-TALK-MVP** (1-800-825-5687).

☐ Yes ☐ No

**Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the state value of the claim for each such violation.**

**I have read and agree to this authorization.**

Signature

Date

**Questions? We’re here to help.**  Call **1-844-865-0250**  Visit **mvphealthcare.com** Fax: **518-386-7595**

Return this completed application by mail to **MVP HEALTH CARE 625 STATE ST SCHENECTADY NY 12305-2111**

(Be sure to include all pages of the form)

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.

# A better value. A better experience.

**MVP Health Care® New York Small Group employer plans pair innovative extras with personal support.**

**MVP offers great benefits and services with every plan.**



## **Network Strength**

A regional network of top providers, hospitals, and pharmacies—and access to over a million providers nationwide with select plans.



## **24/7 Access to Quality Care, Plan Information & Cost Savings**

The Gia by MVP mobile app can help reduce the overall cost of care and decrease employee absenteeism by giving your employees access to important care and plan information whenever and wherever they need it.



## **24/7 Virtual Primary Care**

Same-day, high-quality virtual primary and multispecialty care from Galileo doctors via text or video chat—no appointments necessary.



## **\$600 Well-Being Reimbursement**

Members can get reimbursed up to \$600 per contract, per calendar year for well-being items, programs, and activities.



## **Savings and Value**

\$0 preventive care, including physicals and immunizations, per recommended guidelines.

Save 20% on CVS Pharmacy® brand health-related items.

Get Rx delivered to your door with Simple Dose™ from CVS Pharmacy and PillPack by Amazon Pharmacy.



## **Embedded Pediatric Dental**

All covered dependents, up to age 19, can receive preventive, routine, and major dental services from any licensed provider.



## **Preferred Providers**

Members pay as little as \$0 for laboratory, radiology, and ambulatory/outpatient surgery service, or pay a reduced cost-share for plans with an unmet annual deductible.\*

**Questions?** Visit [mvphealthcare.com](https://mvphealthcare.com) or call the MVP Small Business & Individual Service Unit at **1-844-865-0250**.

\*Preferred providers are not available in all counties.

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.



# MVP Vision Plans

## Powered by EyeMed

More convenience, more choices,  
and more savings for your employees!

### **Making happier, healthier employees**

MVP vision plans can be offered to your employees alongside an MVP medical plan.

### **Amazing savings**

- \$10 co-pay for an annual eye exam
- \$25 co-pay for single vision lenses
- Additional lens options

### **Allowance for frames and contact lenses**

- MVP Vision 1: \$170 allowance every 12 months for frames and every 12 months for contact lenses
- MVP Vision 2: \$150 allowance every 24 months for frames and every 12 months for contact lenses
- MVP Vision 3: \$130 allowance every 24 months for frames and every 12 months for contact lenses





## Vision Benefits **for Every Set of Eyes**

### **The vision network you want.**

Every doctor in our vision network is carefully selected to ensure your employees have the flexibility to choose from the right mix of independent, national retail, and regional retail providers, including LensCrafters®, Target Optical™, and Pearle Vision™. Plus, we offer online, in-network options through **LensCrafters.com**, **Ray-Ban.com**, **Glasses.com**, and **ContactsDirect.com**.

### **A more convenient experience.**

Our member website gives your employees access to benefit details, claims, provider locations, and more. And, since many providers offer extended evening and weekend hours, they can get care when it works around their busy schedule.

### **Choices that fit your style.**

You can choose nearly any frame, lens, or contact lens—including frames from popular designer brands such as Armani, Coach, Ray-Ban, DKNY, and more.<sup>1</sup>

### **More savings for your employees.**

EyeMed offers even more savings for your employees with 40% off additional complete pairs of eyeglasses, 20% off non-prescription sunglasses, and 15% off standard prices on laser vision correction.<sup>2</sup>

### **Answers every step of the way.**

EyeMed offers access to one of America's highest-rated and award-winning customer call centers.<sup>3</sup>

**Learn more about MVP vision plans, contact your broker or MVP sales representative, or visit [mvphealthcare.com/visionplans](https://mvphealthcare.com/visionplans).**

**INDEPENDENT  
PROVIDER  
NETWORK**



LENSCRAFTERS®

PEARLE  
VISION

OPTICAL™

POWERED BY  
**eye  
Med**

<sup>1</sup>All brands may not be available at all provider locations.

<sup>2</sup>Discounts only available at participating in-network providers. Does not apply to discount plans.

<sup>3</sup>Purdue University Benchmark Portal independent assessment of call centers nationwide, 2020.

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.

# MVP Vision Plans

## For Small Groups



MVP Health Care® vision plans are powered by EyeMed, which means every doctor in our network is carefully selected to ensure our members have the flexibility to choose from the right mix of independent, national retail, and regional retail providers, including LensCrafters®, Target Optical®, and Pearle Vision®. Plus, we offer online, in-network options through LensCrafters.com, Ray-Ban.com, Glasses.com, and ContactsDirect.com.

To learn more about MVP vision plans, contact your Broker or MVP Sales Representative.

### Benefit Summary

	MVP Vision 1		MVP Vision 2		MVP Vision 3	
	Par Provider (Member Responsibility)	Non-Par Provider (Reimbursement to Member)	Par Provider (Member Responsibility)	Non-Par Provider (Reimbursement to Member)	Par Provider (Member Responsibility)	Non-Par Provider (Reimbursement to Member)
<b>Routine Eye Exam</b> (one exam every 12 months)	\$10 co-pay <i>Lenses or Contact Lenses every 12 months, Frames every 12 months</i>	Up to \$25	\$10 co-pay <i>Lenses or Contact Lenses every 12 months, Frames every 24 months</i>	Up to \$25	\$10 co-pay <i>Lenses or Contact Lenses every 12 months, Frames every 24 months</i>	Up to \$25
<b>Frames</b>	20% off after \$170 allowance	Up to \$85	20% off after \$150 allowance	Up to \$75	20% off after \$130 allowance	Up to \$65
<b>Lenses - Single Pair</b> Single Vision Bifocal Trifocal Standard—Progressive Premium—Progressive (Tier 1/Tier 2/Tier 3/Tier 4)	\$25 co-pay \$25 co-pay \$25 co-pay \$90 co-pay \$110/\$120/\$135/ \$90 co-pay, then 20% off after \$120 allowance	Up to \$7 Up to \$21 Up to \$46 Up to \$21 Up to \$21	\$25 co-pay \$25 co-pay \$25 co-pay \$90 co-pay \$110/\$120/\$135/ \$90 co-pay, then 20% off after \$120 allowance	Up to \$7 Up to \$21 Up to \$46 Up to \$21 Up to \$21	\$25 co-pay \$25 co-pay \$25 co-pay \$90 co-pay \$110/\$120/\$135/ \$90 co-pay, then 20% off after \$120 allowance	Up to \$7 Up to \$21 Up to \$46 Up to \$21 Up to \$21
<b>Lens Options - Per Pair</b> Standard Polycarbonate (Adult/to age 19) Scratch Resistant Coating UV Coating Solid or Gradient Tint Standard AR Coating Other add-ons and sevicees	\$40/\$0 \$0 \$15 \$15 \$45 20% off	Not Covered/Up to \$28 Up to \$11 Not Covered Not Covered Not Covered Not Covered	\$40/\$0 \$0 \$15 \$15 \$45 20% off	Not Covered/Up to \$28 Up to \$11 Not Covered Not Covered Not Covered Not Covered	\$40/\$0 \$0 \$15 \$15 \$45 20% off	Not Covered/Up to \$28 Up to \$11 Not Covered Not Covered Not Covered Not Covered
<b>Contact Lenses</b> Conventional Disposables	15% off after \$170 allowance \$170 allowance	Up to \$136 Up to \$136	15% off after \$150 allowance \$150 allowance	Up to \$120 Up to \$120	15% off after \$130 allowance \$130 allowance	Up to \$104 Up to \$104

### Rates

Effective January 1, 2023–December 31, 2023

	MVP Vision 1	MVP Vision 2	MVP Vision 3
<b>Voluntary</b> Single Single + Spouse Single + Child(ren) Family	\$8.01 \$15.22 \$16.02 \$23.55	\$6.70 \$12.73 \$13.40 \$19.70	\$6.20 \$11.78 \$12.40 \$18.23
<b>Non-Voluntary*</b> Single Single + Spouse Single + Child(ren) Family	\$6.58 \$12.50 \$13.16 \$19.35	\$5.24 \$9.96 \$10.48 \$15.41	\$4.84 \$9.20 \$9.68 \$14.23

\*Employer contributes 80% or more to the premium for their employees.

No benefits will be paid for services or materials connected with or charges arising from: orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; medical and/or surgical treatment of the eye, eyes or supporting structures; services provided as a result of any Workers’ Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; any Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment; safety eyewear; plano (non-prescription) lenses; non-prescription sunglasses; two pair of glasses in lieu of bifocals; services or materials provided by any other group benefit plan providing vision care; services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order; or lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available. Member receives a 20% discount on items not covered by the plan at EyeMed In-Network locations. Discount does not apply to EyeMed Provider’s professional services, or contact lenses. Plan discounts cannot be combined with any other discounts or promotional offers. In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see EyeMed’s online provider locator to determine which participating providers have agreed to the discounted rate. Discounts on vision materials may not be applicable to certain manufacturers’ products EyeMed Vision Care reserves the right to make changes to the products on each tier and the member out-of-pocket costs. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. Service and amounts listed above are subject to change at any time. Fees charged by a Provider for services other than a covered benefit must be paid in full by the Insured Person to the Provider. Such fees or materials are not covered under the Policy. Benefit allowances provide no remaining balance for future use within the same Benefit Frequency.

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.

These plan overviews are intended to provide a general outline of coverage. In the event of any conflict between this document and your Certificate of Coverage, Schedule, or any applicable Rider(s), your Certificate of Coverage, Schedule, or any applicable Rider(s) will be controlling.



# 2023 MVP Vision Plan Selection

## For MVP Health Care® NY Commercial Group Plans



### Section 1: Group Information

(Please print)

Group Name

Group No. (if applicable)

Medical and Vision Plan Effective Date

Broker Agency Name

### Section 2: MVP Vision Plan(s) Selection

Select the MVP Vision Plan(s) below you will offer your employees.

MVP Vision Plans	Routine Eye Exam	Frames	Lenses and Contact Lenses
<input type="checkbox"/> MVP Vision 1	\$10 co-payment (One exam every 12 months)	20% off after \$170 allowance (New frames every 12 months)	Refer to the Schedule for cost-share (New lenses or contact lenses every 12 months)
<input type="checkbox"/> MVP Vision 2	\$10 co-payment (One exam every 12 months)	20% off after \$150 allowance (New frames every 24 months)	
<input type="checkbox"/> MVP Vision 3	\$10 co-payment (One exam every 12 months)	20% off after \$130 allowance (New frames every 24 months)	

### Section 3: Vision Coverage Level and Rates

Select one of the premium rate schedules below, and all tier levels you will offer your employees within that rate schedule.

#### ☐ Non-Voluntary Monthly Rates

By selecting this rate schedule, the employer agrees to contribute 80% or more to the employees' vision premium.

	MVP Vision 1	MVP Vision 2	MVP Vision 3
<input type="checkbox"/> Single	\$6.58	\$5.24	\$4.84
<input type="checkbox"/> Single + Spouse	\$12.50	\$9.96	\$9.20
<input type="checkbox"/> Single + Child(ren)	\$13.16	\$10.48	\$9.68
<input type="checkbox"/> Family*	\$16.78 (2T) \$18.36 (3T) \$19.35 (4T)	\$13.36 (2T) \$14.62 (3T) \$15.41 (4T)	\$12.34 (2T) \$13.50 (3T) \$14.23 (4T)

#### ☐ Voluntary Monthly Rates

	MVP Vision 1	MVP Vision 2	MVP Vision 3
<input type="checkbox"/> Single	\$8.01	\$6.70	\$6.20
<input type="checkbox"/> Single + Spouse	\$15.22	\$12.73	\$11.78
<input type="checkbox"/> Single + Child(ren)	\$16.02	\$13.40	\$12.40
<input type="checkbox"/> Family*	\$20.43 (2T) \$22.35 (3T) \$23.55 (4T)	\$17.09 (2T) \$18.69 (3T) \$19.70 (4T)	\$15.81 (2T) \$17.30 (3T) \$18.23 (4T)

\*2T (2-Tier) Single/Family; 3T (3-Tier) Single/Single + Spouse, Family; 4T (4-Tier) Single/Single + Spouse/Single + Child(ren)/Family.

The plan overviews above are intended to provide a general outline of coverage. Comprehensive benefit details will be available in your Certificate of Coverage (COC), Schedule of Benefits, Summary of Benefits and Coverage (SBC), and any applicable Riders. Your COC, Schedule, SBC, and Rider(s) will be controlling. These documents will be available in your MVP online account, or by request.

Employer Signature

Date

Employer Name (print)

Title

No benefits will be paid for services or materials connected with or charges arising from: orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; medical and/or surgical treatment of the eye, eyes or supporting structures; services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; any Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment; safety eyewear; plano (non-prescription) lenses; non-prescription sunglasses; two pair of glasses in lieu of bifocals; services or materials provided by any other group benefit plan providing vision care; services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order; or lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available. Member receives a 20% discount on items not covered by the plan at EyeMed In-Network locations. Discount does not apply to EyeMed Provider's professional services, or contact lenses. Plan discounts cannot be combined with any other discounts or promotional offers. In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see EyeMed's online provider locator to determine which participating providers have agreed to the discounted rate. Discounts on vision materials may not be applicable to certain manufacturers' products EyeMed Vision Care reserves the right to make changes to the products on each tier and the member out-of-pocket costs. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. Service and amounts listed above are subject to change at any time. Fees charged by a Provider for services other than a covered benefit must be paid in full by the Insured Person to the Provider. Such fees or materials are not covered under the Policy. Benefit allowances provide no remaining balance for future use within the same Benefit Frequency.

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# 2023 Dental Benefit Plans from MVP Health Care®

## For Small Group Plans in New York State



### MVP NY Small Group Plans Include Pediatric Dental

<b>Preventive</b>	\$25 co-pay, deductible applies to QHDHP plans
<b>Routine</b>	20% co-insurance, after deductible
<b>Major</b>	50% co-insurance, after deductible
<b>Orthodontia</b>	50% co-insurance, after deductible (Medically necessary)

Medically necessary Orthodontia and Major Services require prior authorization.

- No additional monthly premium (included with medical plan premium)
- Covered dependents, up to age 19, have access to preventive, routine, major, and medically necessary orthodontia services
- No separate in-network/out-of-network benefits; members can choose any dentist they like
- Members simply use their MVP Member ID Card to obtain dental services

- Dental services are subject to the medical deductible and out-of-pocket maximum, with the exception of preventive services which are not subject to the deductible
- For even more coverage, the MVP standalone plans (administered by Healthplex) can be purchased alongside MVP Small Group plans; the embedded pediatric dental will be the primary benefit

MVP partners with Healthplex to ensure members have access to the most comprehensive oral care services through a network of fully credentialed dentists and specialists. All MVP dental plans with pediatric coverage meet the Affordable Care Act (ACA) requirements for dependent children up to age 19.

**These plans can be purchased alongside your MVP medical plan, or as a standalone dental benefit.**

	MVP Dental for Kids <sup>1</sup>		MVP Dental PPO <sup>2</sup> – Family		MVP Dental PPO <sup>2</sup> – Adults	
	In-Network	Out-of-Network <sup>3</sup>	Up to Age 19	Age 19 and Over	In-Network	Out-of-Network <sup>3</sup>
<b>Annual Deductible</b>	None	None	None	\$50 <sup>2</sup>	\$100	\$100
<b>Annual Out-of-Pocket Maximum</b>	\$375 for one child, \$750 for two or more children	None	<b>IN:</b> \$375 for one child, \$750 for two or more children <b>OUT:</b> None	None	None	None
<b>Annual Maximum Benefit</b>	None	None	None	\$750	\$1,000 (In- and out-of-network combined)	
<b>Emergency and Preventive Dental</b>	\$25 co-pay	\$25 co-pay	\$25 co-pay	Covered in full	Covered in full	Covered in full
<b>Routine Dental</b> Exams, X-rays, Simple Extractions, Fillings	\$25 co-pay	\$25 co-pay	\$25 co-pay	0%, after deductible	20%, after deductible	20%, after deductible
<b>Oral Surgery</b>	50%	50%	50%	20%, after deductible	20%, after deductible	20%, after deductible
<b>Endodontics</b> Root Canals	50%	50%	50%	20%, after deductible	50%, after deductible	50%, after deductible
<b>Periodontics</b>	50%	50%	50%	20%, after deductible	50%, after deductible	50%, after deductible
<b>Prosthodontics<sup>3</sup></b> Partial Dentures, Crowns	50%	50%	50%	50%, after deductible	50%, after deductible	50%, after deductible
<b>Orthodontics<sup>3</sup></b>	50%	50%	50%	Not covered	Not covered	Not covered

<sup>1</sup> Any charges of a non-participating provider that are in excess of the allowed amount do not apply toward the deductible or out-of-pocket maximum. If billed by your provider, you must pay the amount of the non-participating provider's charge that exceeds our allowed amount.

<sup>2</sup> Deductible applies to routine dental care, endodontics, periodontics, and prosthodontics.

<sup>3</sup> Service requires prior authorization, and must be medically necessary.

**IN:** In-Network **OUT:** Out-of-Network **QHDHP:** Qualified High-Deductible Health Plan  
Predetermination of benefits available.

The embedded pediatric dental benefit does not apply to Healthy NY plans.

MVP Dental for Kids, MVP Dental PPO for Adults, and MVP Dental PPO for Families are administered by Healthplex, Inc.

This chart is intended to provide a general outline of MVP Dental coverage. In the event of any conflict between this document, and your Dental Contract and Schedule of Benefits, your Dental Contract and Schedule of Benefits will be controlling.

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.

### Questions?

Existing MVP Dental plan members can call the MVP Customer Care Center at the number listed on the back of their Dental Member ID card.

### Ready to purchase a dental plan?

For more information, call **1-800-TALK-MVP** (1-800-825-5687) or visit **mvphealthcare.com**.



# Pediatric Basic Plan for Small Businesses – 2023 rates

## Delta Dental PPO™

A Delta Dental PPO plan makes it easy for your employees to find a dentist and control costs when visiting a Delta Dental network provider. Delta Dental also offers competitive rates and access to one of the largest dentist networks in the U.S. – making quality dental care accessible and affordable for members. Monthly rates for the 2023 Pediatric Basic Plan for Small Businesses are listed below.

Subscriber (Age 19+)	Subscriber	Subscriber + spouse	Subscriber + children	Family
<b>Albany Region</b> <b>Counties:</b> Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington	\$0.00	\$16.49	\$31.33	\$31.33
<b>Buffalo Region</b> <b>Counties:</b> Allegany*, Cattaraugus*, Chautauqua*, Erie, Genesee, Niagara, Orleans, Wyoming	\$0.00	\$15.44	\$29.34	\$29.34
<b>Mid-Hudson Region</b> <b>Counties:</b> Delaware, Dutchess, Orange, Putnam, Sullivan, Ulster	\$0.00	\$18.45	\$35.06	\$35.06
<b>New York City Region</b> <b>Counties:</b> Bronx*, Kings*, New York*, Queens*, Richmond*, Rockland, Westchester	\$0.00	\$22.73	\$43.19	\$43.19
<b>Rochester Region</b> <b>Counties:</b> Livingston, Monroe, Ontario, Seneca, Wayne, Yates	\$0.00	\$16.01	\$30.42	\$30.42
<b>Syracuse Region</b> <b>Counties:</b> Broome, Cayuga, Chemung, Cortland, Onondaga, Schuyler, Steuben, Tioga, Tompkins	\$0.00	\$16.22	\$30.82	\$30.82
<b>Utica/Watertown Region</b> <b>Counties:</b> Chenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, Otsego, St. Lawrence	\$0.00	\$16.12	\$30.63	\$30.63

\*MVP is not licensed to sell in this county.

**Rates listed above are for pediatric coverage only.** Eligible members must be under the age of 19 to qualify. For subscribers under the age of 19, contact your MVP Health Care® Representative for additional rates.

You must purchase an MVP medical plan in order to qualify for this pediatric dental coverage.

# Benefit Highlights

## Delta Dental Individual



### Delta Dental PPO™ Pediatric Basic Plan for Small Businesses – 2023 rates

Delta Dental is committed to being your partner in maintaining great oral health. A Delta Dental PPO plan can help you provide the coverage your employees need by offering options that balance maximum dentist choice while stretching your dental benefits budget. Plus, the cost savings provided by our PPO network can help keep your company's dental benefit costs stable. Plan highlights for the 2023 Pediatric Basic Plan for Small Businesses are listed below.

Deductibles & Maximums per calendar year	Pediatric benefits (up to age 19)
<b>Deductible</b> Enrollee	\$65 per pediatric enrollee
<b>Deductible waived</b> Deductible does not apply to these services	n/a
<b>Annual maximum</b> Maximum the plan will pay each year for services per person	None
<b>Out-of-pocket maximum</b> After this amount is reached, the plan pays 100% of the remaining covered services for that year. Applies only to in-network services.	\$375 one pediatric enrollee, \$750 two or more pediatric enrollees

Covered services*	Delta Dental pays	Enrollee pays
<b>Diagnostic and preventive services</b>	100%	0%
<b>Basic services</b>	50%	50%
<b>Major services</b>	50%	50%
<b>Orthodontics</b> (Only medically necessary procedures)	50%	50%
<b>Waiting periods</b>	None	None

\* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan.  
Reimbursement to dentists is based on contracted fees for all dental providers.

Delta Dental PPO™ is offered by MVP Health Care and administered by Delta Dental of New York, Inc.  
Delta Dental is a registered mark of Delta Dental Plans Association.

# Non-Discrimination Notice

## For MVP Commercial Plans



MVP Health Care® complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including sexual orientation and gender identity). MVP Health Care does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (including sexual orientation and gender identity).

### What MVP Health Care Provides

Free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

### If You Need These Services

If you need these services, contact Elona Charles-Wilson at **1-844-946-8009** (TTY: 1-800-662-1220).

### How to File a Grievance or Complaint

If you believe that MVP has not given you these services or has treated you differently because of race, color, national origin, age, disability, or sex, you can file a grievance with MVP by:

**Mail:** ATTN: ELONA CHARLES-WILSON  
CIVIL RIGHTS COORDINATOR  
MVP HEALTH CARE  
625 STATE ST  
SCHENECTADY NY 12305-2111

**Phone:** **1-844-946-8009**  
(TTY/TDD: 1-800-662-1220)

**In person:** 625 State Street, Schenectady, NY

**Email:** [civilrightscoordinator@mvphealthcare.com](mailto:civilrightscoordinator@mvphealthcare.com)

You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights by:

**Online:** [ocrportal.hhs.gov](https://ocrportal.hhs.gov)

**Mail:** US DEPT OF HEALTH & HUMAN SRVS  
200 INDEPENDENCE AVE SW  
HHH BLDG ROOM 509F  
WASHINGTON DC 20201

**Phone:** **1-800-368-1019**  
(TTY/TTD: 1-800-537-7697)

Complaint forms are available by visiting [hhs.gov/regulations](https://hhs.gov/regulations) and selecting *Complaints & Appeals*, then *Civil Rights: How to file a complaint*.

### Multi-Language Interpreter Services

#### Español (Spanish)

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-844-946-8010** (TTY: 1-800-662-1220).

#### 繁體中文 (Chinese)

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 **1-844-946-8010** (TTY: 1-800-662-1220)。

#### Русский (Russian)

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-844-946-8010** (телетайп: 1-800-662-1220).

#### Kreyòl Ayisyen (French Creole)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-844-946-8010** (TTY: 1-800-662-1220).

#### 한국어 (Korean)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-844-946-8010** (TTY: 1-800-662-1220) 번으로 전화해 주십시오.

#### Italiano (Italian)

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-844-946-8010** (TTY: 1-800-662-1220).

#### אידיש (Yiddish)

אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. **1-844-946-8010** (TTY: 1-800-662-1220)

#### বাংলা (Bengali)

লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন **১-৮৪৪-৯৪৬-৮০১০** (TTY: ১-৮০০-৬৬২-১২২০)।

#### Polski (Polish)

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **1-844-946-8010** (TTY: 1-800-662-1220).

#### العربية (Arabic)

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **0108-649-448-1** (رقم هاتف الصم والبكم: 1-0221-266-008).

#### Français (French)

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-844-946-8010** (ATS: 1-800-662-1220).

#### اردو (Urdu)

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں **1-844-946-8010** (TTY: 1-800-662-1220)۔

#### Tagalog (Tagalog-Filipino)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-844-946-8010** (TTY: 1-800-662-1220).

#### Ελληνικά (Greek)

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε **1-844-946-8010** (TTY: 1-800-662-1220).

#### Shqip (Albanian)

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në **1-844-946-8010** (TTY: 1-800-662-1220).