

2024 Dental Benefit Plans from MVP Health Care®

For Small Group Plans in New York State



MVP NY Small Group Plans Include Pediatric Dental

- Preventive** \$25 co-pay, deductible applies to QHDHP plans
- Routine** 20% co-insurance, after deductible
- Major** 50% co-insurance, after deductible
- Orthodontia** 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 ¹ | | MVP Dental PPO ² – Family | | MVP Dental PPO ² – Adults | |
|--|---|-----------------------------|---|-----------------------|---|-----------------------------|
| | In-Network | Out-of-Network ¹ | Up to Age 19 | Age 19 and Over | In-Network | Out-of-Network ¹ |
| Annual Deductible | None | None | None | \$50 ² | \$100 | \$100 |
| Annual Out-of-Pocket Maximum | \$400 for one child, \$800 for two or more children | None | IN: \$400 for one child, \$800 for two or more children OUT: None | None | None | None |
| Annual Maximum Benefit | None | None | None | \$750 | \$1,000 (In- and out-of-network combined) | |
| Emergency and Preventive Dental | \$25 co-pay | \$25 co-pay | \$25 co-pay | Covered in full | Covered in full | Covered in full |
| Routine Dental Exams, X-rays, Simple Extractions, Fillings | \$25 co-pay | \$25 co-pay | \$25 co-pay | 0%, after deductible | 20%, after deductible | 20%, after deductible |
| Oral Surgery | 50% | 50% | 50% | 20%, after deductible | 20%, after deductible | 20%, after deductible |
| Endodontics Root Canals | 50% | 50% | 50% | 20%, after deductible | 50%, after deductible | 50%, after deductible |
| Periodontics | 50% | 50% | 50% | 20%, after deductible | 50%, after deductible | 50%, after deductible |
| Prosthetic³ Partial Dentures, Crowns | 50% | 50% | 50% | 50%, after deductible | 50%, after deductible | 50%, after deductible |
| Orthodontics³ | 50% | 50% | 50% | Not covered | Not covered | Not covered |

¹ 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.

² Deductible applies to routine dental care, endodontics, periodontics, and prosthetic³.

³ 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.