
### MVP Premier Plans (Non-Standard)

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<th>Plan</th>
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<th>Silver</th>
<th>Bronze</th>
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### MVP Premier Plans (Standard)

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### Plan Highlights

Up to $600 with WellBeing Rewards

Members can be reimbursed $200 for wellness-related expenses, earn $200 for completing healthy activities, and get an additional $200 for reaching quarterly goals through activity tracking, per contract, per calendar year.

No HSA Monthly Fee!

For all Individual Qualified High Deductible Health Plans, MVP will waive the monthly fee for a Health Savings Account (HSA) making it easier for you to save for future medical expenses.

### Questions? We’re here to help!

Call 1-800-TALK-MVP (825-5687) or visit mvphealthcare.com

Open Enrollment: November 1, 2019 – January 31, 2020

National Plan includes the Cigna National Network

Members enrolled in the Bronze National plan have access to the Cigna HealthCare network—giving members full national coverage by allowing them access to providers outside of the MVP regional network.

Preferred Provider Facilities

By utilizing preferred provider facilities for laboratory, radiology, and ambulatory outpatient surgery services, members enrolled in a Non-Standard plan can pay as little as $0 or pay a reduced cost share if they have an unmet annual deductible. Preferred provider facilities are not available in all counties.

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### 2020 Plan Highlights

**Out-of-Pocket Maximum**

- **Individual/Family**: $5,900/$11,300
- **Medical**: $70,500/$70,500
- **Prescription**: $5,900/$10,800
- **Employer/Employee**: $5,900/$10,800

**Benefits**:

- **Prescription Deductible**: $300/$600
- **Primary Care/ Specialist Visit**: $40/$80
- **Outpatient/ Inpatient**:
  - **Tier 1**: $200/$400
  - **Tier 2**: $500/$1,000
  - **Tier 3**: $1,000/$2,000
- **Telemedicine**: $15

**Refunds**:

- **Out-of-Pocket Maximum**: $500/$200
- **Outpatient**: $50/$100
- **Inpatient/ Outpatient**:
  - **Tier 1**: $30/$60
  - **Tier 2**: $60/$120
  - **Tier 3**: $120/$240

**Aggregate vs. Embedded**

- **Aggregate (AGG)**: In a family plan with an aggregate deductible, all individuals on the plan pay together toward one deductible amount, before the plan will make payments.
- **Embedded**: In a family plan with an embedded deductible, each member pays their own individual deductible. Once an individual has met their deductible, no further deductible is required of them for that plan year. Other family members continue to pay toward their individual deductibles until the family deductible is met. An embedded out-of-pocket maximum works the same way.

**Healthnet 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.**

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### MVP Premier Plus Plans (Non-Standard)

- **Gold**: $1,200/$2,400
- **Silver**: $1,400/$2,800
- **Bronze**: $1,600/$3,200

### MVP Premier Plus Plans (Standard)

- **Gold**: $0/0
- **Silver**: $0/0
- **Bronze**: $0/0

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### Plan Deductible

**Individual/Family**: $1,200/$2,400

**Out-of-Pocket Maximum**: $5,900/$11,300

**Medical**: $5,900/$11,300

### Preferred Provider Facilities

Preferred provider facilities are not available in all counties.

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### Pharmacy

**Prescription Deductible**: $100/$200 (Brand Name Only)

**Prescription Cost Share**

**Integrated w/ Medical**

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<th>Tier 1</th>
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**Standard vs. Non-Standard**

Standard plans are based on what the state dictates must be included in benefit details. Non-Standard plans contain unique features that enhance the value of the benchmark benefits.

**Learn More About Our Plans**

All MVP NY Individual Off-Marketplace HDHPs are HSA-qualified. For a full listing of plans, visit mvphealthcare.com and select Employer(s), then Plans. 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, and any applicable Rider(s), your Certificate of Coverage, Schedule, and Rider(s) will be controlling.

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### New York Individual Off-Marketplace 2020 Premier ℠ & Premier Plus℠ Plans

- **Gold**: $1,400/$2,800
- **Silver**: $1,600/$3,200

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### MVP Premier Plans

- **Gold**: $1,200/$2,400
- **Silver**: $1,400/$2,800
- **Bronze**: $1,600/$3,200