Subject: Broker Bulletin - MVP's New Value Consumer Driven Plans

November 16, 2009

Broker Bulletin - MVP's Consumer Directed Health Plans

More affordable choices and tools make high deductible do-able

MVP Health Care is offering a new portfolio of high deductible, consumer-directed health plans with unique features that empower members to be effective health care consumers and make informed health care decisions. These new plans, which meet federal requirements for pairing with health savings accounts (HSAs), will help your clients control steadily rising health care costs.

Discover Why MVP's High Deductible Plans are Different
MVP's consumer-directed High Deductible plans, when paired with an HSA (Health Savings Account) provide employers with the benefits of cost savings PLUS MVP's innovative health and wellness programs for their employees. Your customers can keep their HSAs with any other bank with which they currently do business and they will have a seamless transition to an MVP plan - with better support tools and no service disruption. All MVP High Deductible plans come with WellStyle extras - giving employees the chance to earn up to $300 (per contract) for engaging in healthy activities that lead to better lifestyle choices.

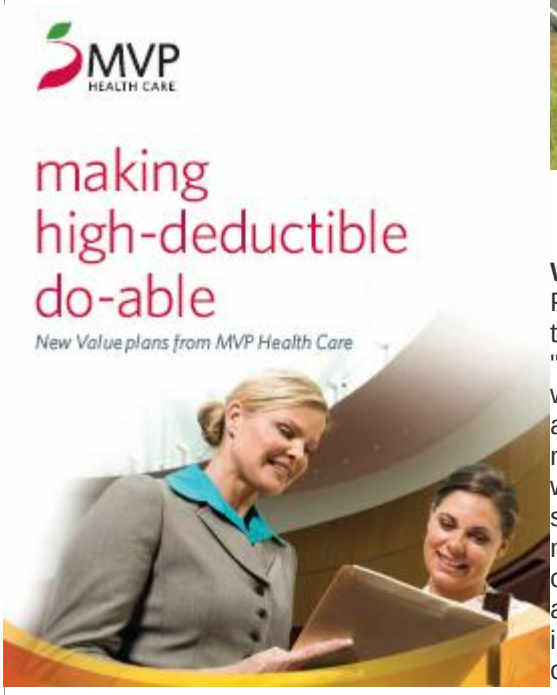
We Can Help You with a Very Simple and Easy Transition

Discover MVP's Innovation and Technology
COMING SOON!

MVP's unique web tools give members access to their health benefit, claims, deductible AND HSA banking information for several banking partners, all in one, convenient place.

This means ease of use for your clients' employees - all the information they need to take full advantage of their consumer directed plan! (One of the first solutions of its kind in the country!)

With MVP's High Deductible plans premiums are greatly reduced and members are provided the tools, incentives, and support they need to better manage their health. Customers can add an HSA and use any bank they choose to manage their employees' HSA accounts or chose from one of MVP's soon to be integrated many banking partners.



Wellness and Prevention are Built In
Preventive care is covered in full and is not subject to the plan deductible. These plans also offer MVP's "WellStyle" Extras program, a healthy living and wellness education incentive program, that includes access to Personal Lifestyle coaches, who work with members one-on-one to help them quit smoking, lose weight, develop exercise programs, and manage stress. The "WellStyle Extras" program allows members to earn rewards worth up to $300 per contract, payable in checks or gift cards for taking an active role in their health and participating in health improvement and wellness programs such as health coaching.

Microsoft HealthVault The new plans include access to the Microsoft HealthVault where members can securely upload claim information to a security-enhanced, flexible health solutions platform that puts consumers in control of their health information. HealthVault gives members access to their health care data whenever and wherever they need it. The information stored in HealthVault is portable and the member keeps the information regardless of where they work or what health plan they belong to in the future.

HealthGrades Quality of Care Information The new plans provide members with access to physician and hospital quality information powered by HealthGrades through the MVP Health Care Web site online provider search directory making this information extremely easy for MVP members to access.

MVP Marketing Support for You
We're supporting you with a television campaign, print ads, and a new brochure on Consumer Directed plans to use with your customers.

Click here to view a TV advertisement, and here to download the brochure.

We make Consumer Directed, High Deductible plans "Do-able" for employers with easy to understand examples like our unique video tutorial. Click here to watch the video at chooseMVP.com.

High deductible health consumer directed plans combined with Health Savings Accounts are an excellent option for employers who need to control costs, but it has been difficult for members to use and manage the tax-advantaged accounts. Our new integrated solution means members spend less personal time filing forms and tracking expenses. We've applied innovative technology to unlock the potential of these plans to empower members to be true health care consumers.

Call your Account Representative today to learn more about MVP's Consumer Directed Plans.

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