



MVP Healthy New York

Summary of Benefits

SERVICE CATEGORY		COVERAGE INFORMATION
Physician Services	Diagnostic & Treatment Services Consultant & Referral Services Anesthesia Services Second Surgical Opinion Second Opinion for Cancer	\$20 Copay/Visit
	Surgical Services (including breast reconstruction following a mastectomy)	20% Copay or \$200 ¹
Pre-Admission Testing		\$20 Copay
Inpatient Hospital Services Including Inpatient Maternity Care	Daily Room & Board General Nursing Care Special Diets Miscellaneous Hospital Services & Supplies	\$500 Copay/ Continuous Confinement ²
Outpatient Hospital Services	Diagnostic & Treatment Services Outpatient Surgery	\$20 Copay/Visit \$75 Facility Copay
Maternity	Prenatal and Postnatal Care Delivery Home Visit	\$10 Copay/Visit 20% Copay or \$200 ¹ No Charge
Emergency Room (ER) Visit	Copay waived when followed by hospitalization	\$50 Copay/Visit
Adult Preventive Health Care³	Mammography Screening Cervical Cytology Screening Prostate Cancer Screening Adult Physical (Once every 3 years only) Adult Immunizations	No Charge
Child Primary Care Preventive Health Services³	Primary Office Visits Well-Child and Immunizations	\$20 Copay/Visit No Charge
Diabetic Equipment & Supplies and Self-Management Education	<ul style="list-style-type: none"> Visit for Self-Management Education Each Item of Equipment 34-Day Supply of Insulin, Hypoglycemics and Supplies 	\$20 Copay
Diagnostic X-Ray & Lab Services		\$20 Copay/Visit
Therapeutic Services	Radiological Services Chemotherapy Hemodialysis	\$20 Copay/Visit
Blood and Blood Products		\$20 Copay/Visit
Physical Therapy	30 post-hospital or post-surgical visits max./calendar year	\$20 Copay/Visit
Home Health Care	40 post-hospital or post-surgical visits max./calendar year	\$20 Copay/Visit
Prescription Drugs⁴	Deductible: <ul style="list-style-type: none"> \$100/Individual per calendar year Copay: <ul style="list-style-type: none"> \$10/Generic drug per 34-day supply \$20/Brand Name drug plus difference in cost between the Brand Name drug and its Generic equivalent per 34-day supply Copay Mail Order Program: <ul style="list-style-type: none"> \$20/Generic Drug per 90-day supply \$40/Brand Name drug per 90-day supply plus difference in cost between Brand Name and its Generic equivalent 	

¹Whichever is less.

²The \$500 Copay will apply to each continuous confinement including maternity and emergency admissions. "Continuous confinement" is a single hospital admission or series of admissions not separated by 90 days or more. Inpatient Copay not applicable to newborns.

³This represents a partial list of preventive services covered under this Plan. MVP will also cover all preventive services as required under the Patient Protection and Affordable Care Act of 2010 (PPACA). For a full listing of the PPACA preventive services, including any applicable limitations, please visit www.healthcare.gov.

⁴The Prescription Drug Benefit is subject to the MVP Formulary. Prescriptions must be written by Participating Physicians and filled at Participating Pharmacies. Coverage will not apply if the Prescription Drug Exclusion rider has been purchased. Certain prescription drugs require Prior Approval before dispensing. As a guide, visit www.mvphealthcare.com and click on the *Members* tool bar, then click the *Pharmacy* Tab and look under Drug Coverage for the Formulary (covered drugs) chart. Drugs listed with the "#" indicator require Prior Approval.

Here's how it works

You choose a Primary Care Physician

You must choose a Primary Care Physician (PCP) from our network for you and each covered member of your family. Your current doctor is probably on our list of thousands of participating physicians. To try a doctor search now, go to mvphealthcare.com and click on the *Provider Search* link at the top of the page, or call **1-888-MVP-MBRS (1-888-687-6277)**.

Your Primary Care Physician and your health care

Your PCP plays a central role in your health care. For regular check-ups (routine well or preventive care) and basic health screening services, you should consult your Primary Care Physician. These services may not be covered under your contract unless your PCP performs them.

If you need to see a specialist

MVP's network includes physicians from nearly every medical specialty. If you require specialty care, you must use a participating specialist for coverage.

Take advantage of our health management and wellness programs

Personalized Support Condition Health and Case Management Programs

If you are living with a physical or mental health concern, call **1-866-942-7966** for guidance and support. Working in partnership with your doctor, we can help you with:

- Asthma
- Cancer (Oncology)
- Chronic Obstructive Pulmonary Disorder (COPD)
- Depression
- Diabetes
- Dialysis
- Heart Events (heart attack or blockages)
- Heart Failure
- Low Back Pain

Not Covered/Exclusions:

Pre-Existing Conditions apply only to members over age 18 and covered under Individual and Sole Proprietor Contracts (12 months maximum exclusion, subject to credible coverage offset, when applicable). MVP will credit the amount of time you were previously covered under a health insurance plan/policy (Offset). The previous coverage must be continuous and not more than 63 days prior to the receipt date of a substantially completed application. For example, if you submitted an application to MVP on 10/01/08 and had creditable health insurance coverage from 1/1/08 through 9/30/08 (nine months), pre-existing would apply for 3 additional months.

Services provided by non-participating physicians, providers, or facilities are not covered except in emergencies or unless determined to be medically necessary by and arranged by an MVP physician and the MVP Medical Director.

This plan may be subject to the following exclusions:

Alcohol and substance abuse treatment services, including detoxification, rehabilitation and prescription drugs, ambulance, cardiac rehabilitation, Cosmetic Surgery, Dental Care, durable medical equipment, employment or insurance physicals, Experimental or Investigational Services, external prosthetics, hospice care, mental health services including prescription drugs, occupational therapy, ostomy supplies, personal comfort items, reversal of voluntary sterilization, Routine Foot Care, skilled nursing facility, speech therapy, Subluxation/Chiropractic coverage, Unauthorized Services, Non-Medically Necessary Care and Vision and Hearing Care including eyeglasses/contact lenses and hearing aids.

This chart is intended to provide a general outline of MVP coverage and does not list all of the plan benefits or Not Covered/Exclusions. In the event of any conflict between this document and your Subscriber Contract or Certificate of Coverage and any pertinent riders(s) your contract or Certificate and rider(s) will be controlling. For details, call MVP at **1-800-TALK-MVP**.

We also offer services to help members whose needs require different resources than those provided through our condition-specific programs.

- Acute Case Management for members who have complications or other serious health concerns
- Little Footprintssm for high-risk pregnancies
- Social work services that help connect members to community resources and services

Answers and Advice 24/7 Nurse Advice Line

Expert advice on non-emergency questions is just a phone call away, even on weekends, when you call our *24/7 Nurse Advice Line* at **1-888-MVP-MBRS (1-888-687-6277)**.

Online Wellness Tools and Activities

This dynamic site features a Personal Health Assessment, which provides a customized health action plan to target your modifiable risk factors, as well as a variety of interactive tools, including meal planners and grocery lists, personalized cardio and resistance exercise routines, and online coaching classes that can be tailored to your unique interests and lifestyle goals.

Exclusive Member Discounts

From Massage Therapy to Gym Memberships

Enjoy savings on a wide range of health and wellness products and services.

We are here for you

- Reach our Member Services Department at **1-888-MVP-MBRS**.
- Access mvphealthcare.com to find doctors, compare drug costs, look up benefits, change your address, research hospitals and many other time-saving services.