



**Denise V. Gonick**  
President & CEO, MVP Health Care<sup>®</sup>

Health care is all about you. That's why we are always working on new ways to keep you and your family healthy and fit by providing the best care for the best value.



## WE VALUE YOUR OPINION

Please fill out a brief, anonymous survey at [www.mvplistsens.com](http://www.mvplistsens.com). We will use this information to create a better experience for all of our members. All responses are 100 percent confidential. The survey only takes a few minutes to complete.

**Comments:** Send an email to [livingwell@mvphealthcare.com](mailto:livingwell@mvphealthcare.com) or write to us at *Living Well*: MVP Health Care, PO Box 2207, Schenectady, NY 12301-2207. Material presented in this magazine is not intended to replace medical advice, which should be obtained from a qualified physician. In the event that any information in *Living Well* conflicts with provisions of your subscriber, group, or individual MVP Health Care contract, the provisions of your contract take precedence over *Living Well*.



## MVP HEALTH CARE PHARMACY BENEFITS

Your prescription drug coverage is provided by MVP and CVS/caremark, MVP's Pharmacy Benefit Manager. Our partnership with CVS/caremark allows you the best quality and value whenever you need a prescription medication. Here is what you can expect:

### Large National Network of Pharmacies

The CVS/caremark network includes major chain pharmacies, including Walgreens, Rite Aid, Walmart, CVS, and many independent pharmacies in your local communities, including Wegmans, Tops, and Price Chopper Pharmacies. **Please note that you are NOT limited to filling prescriptions at a CVS/pharmacy.**

### The CVS Caremark Mail Service Pharmacy

If your benefit allows, medications that are taken on a regular basis are available by mail order. Using the mail order pharmacy lets you buy MVP-approved maintenance drugs in larger quantities, while saving you trips to the pharmacy as prescriptions are delivered right to your door.

### The CVS Caremark Specialty Pharmacy

The CVS Caremark Specialty Pharmacy specializes in dispensing some high-cost injectable and oral medications. The drugs are often in stock, avoiding delays in treatment. The CVS Caremark Specialty Pharmacy also provides services including education and support for complex medical conditions and ancillary supplies such as syringes and needles.

*(Continued on page 2)*



## WEB TOOLS FOR MEMBERS SEEKING CARE IN VERMONT

MVP Health Care offers online resources to help members looking for health care in Vermont become better informed about the price and quality of services. These web tools also meet requirements described in Act 191 and the resulting Health Care Price and Quality Transparency Rule set by the state's Department of Financial Regulation (DFR). *Log In* at [www.mvphealthcare.com](http://www.mvphealthcare.com) and select *Vermont Health Care Price & Quality* to:

- Look up pricing information for health care services provided by doctors and hospitals in our Vermont network.
- Review pricing for durable medical equipment (DME) and medical supplies from our Vermont vendors.

## MVP Health Care Pharmacy Benefits (Continued from page 1)

### Access to Your Drug Benefits is Just a Click Away

Log In to your MVP online account at [www.mvphealthcare.com](http://www.mvphealthcare.com) and select *Pharmacy (CVS/caremark)* to be redirected to **Caremark.com**. There, after completing your registration information, you can order prescription refills, get drug estimates, and find ways to save on your medications.

For more information on CVS/caremark and the valuable resources listed above, go to [www.mvphealthcare.com](http://www.mvphealthcare.com) and choose *Manage Prescriptions* under the *Members* tab. Or, you may call CVS/caremark at the telephone number on the back of your Member ID card.



## PRESCRIPTION FORMULARY AVAILABLE ONLINE

**Applies only if you have  
prescription drug coverage  
through MVP.**

The MVP Prescription Drug Formulary contains an approved list of thousands of drugs, both generic and name brand, that are covered by an MVP Health Care plan with drug benefits. It is a comprehensive guide that is developed based on sound clinical evidence and is a reflection of current treatment guidelines and community practice standards.

To access the formulary, visit [www.mvphealthcare.com](http://www.mvphealthcare.com) and select *Manage Prescriptions* under *Members*, and then *Drug Coverage (Formularies)*. If you have trouble locating the Formulary, please call the MVP Customer Care Center at the telephone number on the back of your Member ID card.



## WHAT THE NURSE ADVICE LINE CAN DO FOR YOU

Expert advice on non-emergency health conditions is just a telephone call away, even on weekends. The 24/7 Nurse Advice Line is not meant to replace a trip to the doctor's office. Instead, it is designed to:

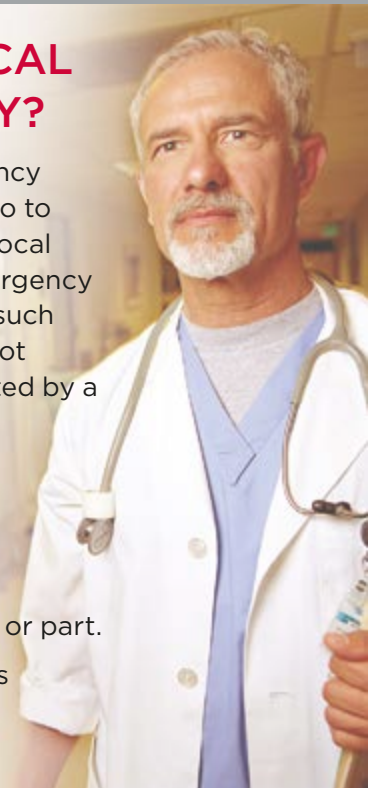
- **GET YOU INFORMATION** about an illness, medical condition, or injury when your doctor is not available.
- **HELP YOU TO UNDERSTAND** your treatment options.
- **PROVIDE GUIDANCE** in preparing for doctor visits.
- **ANSWER** your "what to do if" health questions.
- **HELP YOU FIND INFORMATION** and resources about prevention and wellness, treatments, chronic conditions, and other health topics and concerns.
- **EASY ACCESS TO ANSWERS 24/7.** To access the 24/7 Nurse Advice Line, call the telephone number on the back of your Member ID card, 24 hours a day, 7 days a week.

## BEST PLACE TO GO FOR MEDICAL HELP/WHAT IS AN EMERGENCY?

If you, or a member of your family, have an emergency that requires immediate medical care, you should go to the nearest hospital emergency room, or call your local emergency number for medical assistance. An emergency is a sudden and surprising illness or condition with such negative symptoms, including very bad pain, that not getting help right away could reasonably be expected by a prudent layperson with an average knowledge of health and medicine to:

- 1) Place your physical or mental health in serious danger; or
- 2) Cause serious limits to bodily functions; or
- 3) Cause serious dysfunction of any bodily organ or part.

*Emergency services or care* means covered services needed to evaluate and treat an emergency. If MVP determines that the care you received did not meet this standard, MVP will not pay for the care.



## YOUR MVP ONLINE ACCOUNT OFFERS MORE

Log In any time at [www.mvphealthcare.com](http://www.mvphealthcare.com) to see all of your important health plan information:

- See a complete list of your health plan benefits.
- View and print your Member ID card in case you need it in a pinch (or order a replacement card)
- Check the status of your claims.
- Manage your prescriptions and more!

Your MVP online account makes it easier than ever to connect with your health plan.

## MVP NONPUBLIC PERSONAL FINANCIAL INFORMATION POLICY

MVP Health Plan, Inc. (except for Medicare Advantage products), MVP Health Services Corp., MVP Health Insurance Company, and Hudson Health Plan, Inc. (collectively "MVP")

**Your privacy is important to MVP.** We are committed to safeguarding your information.

We want you to understand what information we may gather and how we may share it. MVP's Nonpublic Personal Financial Information Policy explains MVP's collection, use, retention and security of nonpublic personal information such as: your social security number, your payment history, your date of birth, and your status as a MVP member.

Members can obtain a copy of our Nonpublic Personal Financial Notice or Privacy Notice by visiting [www.mvphealthcare.com](http://www.mvphealthcare.com), and selecting *Privacy & Compliance*, then *Nonpublic Personal Financial Information Policy* or *Privacy Notice*. Or, call the Customer Care Center toll-free at the telephone number on the back of your Member ID card.

## OTHER IMPORTANT MVP POLICIES

You can view or download important information for members at [www.mvphealthcare.com](http://www.mvphealthcare.com), by selecting *Privacy & Compliance* at the bottom of the screen and then *Privacy Notice*. To find annual notices, choose *Member* from the *Commercial Plan Annual Notices* menu.

Examples of MVP's Annual Notices include:

- Rights and Responsibilities of MVP Members
- Transition of Care
- MVP Emergency Care Policy
- Information on Member Complaints, Appeals, and Grievances

If you do not have Internet access, please call the Customer Care Center to request a paper copy of these notices.

## OUR HIPAA PRIVACY NOTICE

### MVP's Privacy Notice

MVP's Privacy Notice has been updated to reflect that:

As part of our operations, MVP may use and disclose your health information to assist other health care providers in performing certain health care operations for those health care providers, such as quality assessment and improvement, reviewing the competence and qualifications of health care providers, and conducting fraud detection or investigation, provided that the information used or disclosed pertains to the relationship you had or have with the health care provider.

To obtain a copy of this Notice, go to [www.mvphealthcare.com](http://www.mvphealthcare.com) and select *Privacy & Compliance*. Or, call the Customer Care Center toll-free at the telephone number on the back of your Member ID card.

## WOMEN'S HEALTH AND CANCER RIGHTS

As required by the Women's Health and Cancer Rights Act of 1998, MVP provides benefits for mastectomy-related services, including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and treatment of complications resulting from a mastectomy, including lymphedema. To obtain a detailed description of the mastectomy-related benefits, please call the Customer Care Center at the telephone number on the back of your Member ID card.

## GO PAPERLESS WITH EXPLANATION OF BENEFITS STATEMENTS ONLINE



New this spring, sign up to get your Medical Explanation of Benefits (EOB) statements electronically!

An EOB is a document to keep you informed of the health care claims that have been submitted by providers on your behalf. It shows any financial responsibility you may have for services provided and if services were not paid for by the plan.

You will receive an email notification when your EOB is available in your MVP online account. Then, simply log in to your account anytime to review.

If you have dental coverage through MVP, your dental EOB is available online as well.

To sign up, *Log In* or *Register* for an MVP online account at [www.mvphealthcare.com](http://www.mvphealthcare.com) and select *Manage Your Account* and then *Claims Status & History*.



625 State Street  
Schenectady, NY 12301-2207

[mvphealthcare.com](http://mvphealthcare.com)

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MVP Health Care



## TREATMENT COST CALCULATOR NOW AVAILABLE

MVP makes it easy for you to explore a wide range of health care options with the new **Treatment Cost Calculator tool**, now available on our website.

The calculator gives you more control over your personal health care costs by allowing you to explore and compare cost estimates for medical services at different providers and/or facilities, and shows your possible out-of-pocket expenses.

With our Treatment Cost Calculator, you can:

- Search for a medical treatment, service, or condition.
- Review an estimate of your costs (based on your health plan benefits).
- Identify doctors, hospitals, and clinics in your area.
- Compare those doctors by cost and location.

To use the treatment cost calculator, *Log In* to your MVP online account at [www.mvphealthcare.com](http://www.mvphealthcare.com) and select *Treatment Cost & Provider Quality* under *Health Resources*.

Get peace of mind in knowing that you are making informed choices about where you go for care. Check out the Treatment Cost Calculator today!

## MVP'S QUALITY IMPROVEMENT PROGRAM

MVP is dedicated to providing members with quality health care and services. Our Quality Improvement (QI) program sets standards for the care and services provided to our members by MVP and participating providers.

MVP reports its progress toward achieving QI program goals in an annual Quality Improvement Evaluation. You are welcome to participate in the development, implementation, or evaluation of the QI system, and/or comment on MVP's QI process.

If you are interested in participating, or would like a summary of the QI program description and the Executive Summary of the Annual Evaluation, please call the QI Department at **1-800-777-4793, extension 12247**.