



Denise V. Gonick
President & CEO,
MVP Health Care

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. Thank you for choosing MVP Health Care.



FACEBOOK:
www.facebook.com/MVPHealthCare

TWITTER:
www.twitter.com/MVPHealthCare

YOUTUBE:
www.youtube.com/MVPHealthCare

Comments: Send an email to livingwell@mvphealthcare.com or write to us at *Living Well*: MVP Health Care, P.O. 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*.



CVS/CAREMARK TO MANAGE PHARMACY BENEFITS

MVP Health Care® has chosen CVS/caremark as its Pharmacy Benefits Manager (PBM) as of January 1, 2015. We are excited about this change because we want you to have the best quality and value whenever you need a prescription medication.

CVS/caremark will provide drug coverage to all MVP members who get prescription drug benefits through their employers, via public insurance exchanges, Medicare Advantage, Medicaid or Child Health Plus.

From specialty drugs to aspirin, MVP members will benefit from MVP's new PBM. As a special bonus, members will receive an MVP-CVS ExtraCare® Health Card that provides a 20 percent discount every day on more than 2,200 CVS-branded health-related items that consumers use to manage minor, major, and chronic medical conditions. These items, which can be purchased at CVS stores or online at www.cvs.com, include over-the-counter medications, hearing-aid batteries, incontinence products, and other essential products not generally covered by insurance. This discount is not available through the basic CVS ExtraCare loyalty card.

With convenient pharmacies nationwide, its expertise in specialty drugs, online resources

and extra savings with the ExtraCare Health Card, our new partnership with CVS/caremark serves three important MVP goals: improved quality of care and an enhanced experience for our members, as well as controlling costs.

What you can expect

Members will receive new ID cards in late December that include CVS/caremark information on the back. Most members will not need to do anything more than show the new Member ID card when you fill a prescription on or after January 1, 2015. You will be able to use CVS/pharmacies and other participating pharmacies.

Note: If you have selected your 2015 plan benefits by December 15, 2014, your new ID card also will include your new 2015 health plan information. All other members will receive ID cards with their 2014 health plan information on the front and CVS/caremark information on the back so that you can present the card to your pharmacy as of January 1 and service will not be disrupted. You will then get another ID card once your 2015 benefit selection is processed by MVP. We will contact you by mail this fall only if you need to take action on a prescription or choice of pharmacy for January 2015.

HOW IS MVP DOING?

Understanding your needs and concerns helps us better serve you and create a more positive experience for all of our members. Please take a brief, 5-10 minute survey at www.mvp-listens.com to let us know your thoughts. The questions in our survey are meant to be quick and based purely on your (or your family's) personal experiences with MVP. The survey is available anytime via your computer or mobile device and anything you share with us will be kept confidential. We hope to hear from you!

HAVE YOU TRIED OUR MOBILE APP?

We know you want to connect with your health plan when and where you need it. With the myMVP mobile application ("app"), you'll always have fast and free access to your health plan information—no matter where you go.

The myMVP mobile app functions include:

View ID Cards: You can view your health plan ID card, order replacement cards and email or fax a copy of your card to your health care provider.

Find a Doctor or Facility: Find the nearest MVP-participating hospital, doctor's office or urgent care center by zip code or city. You also can use your phone's GPS location search. myMVP will even give you driving directions.

Search Claims: View claim details and payment status.

View Explanation of Benefits (EOBs): See the notices that MVP provides to explain what treatments or services were paid for on your behalf.

Contact MVP: A built-in contact feature allows you to quickly **call or email MVP's Customer Care Center.**

Download the myMVP mobile app today—for FREE! Go to your mobile device app store and search for myMVP.

Note: MSG and data rates may apply.



"My teenagers now have myMVP on their smartphones. They travel for sports all year round and if they are injured, I want them be able to provide their ID card to those who take care of them until I arrive. It's great peace of mind." – Lory P.

"I love the myMVP app. I practically do everything electronically (shopping, financials, etc.) so to be able to view your ID cards and claims when you need them is great." – Sharon F.

"Love it! I used it to show my ID card at the doctor's office. They were impressed, also." – Cheryl C.

HEALTH CARE FRAUD

Every year, billions of dollars are spent on fraudulent health care claims. When this happens, health care costs and expenses go up. Who pays for this costly crime? We all do.

At MVP, we are committed to providing top-quality, affordable health care. That's why we're tough on health care fraud. We work closely with our doctors and hospitals, other insurance companies, and law enforcement agencies to identify potential health care fraud, waste and abuse. But the best way to fight fraud is with your help.

Fraud is any action that a person takes knowing that it could result in them getting something unlawfully. In health care, this often takes place in the form of medical identity theft and billing for services or supplies that were not given or delivered. You can protect yourself and be the front line of defense against healthcare fraud, waste and abuse!

Be suspicious of medical providers who:

- Offer free medical services or equipment in exchange for your MVP Member ID number
- Call your home saying they represent MVP, yet still need your MVP Member ID number
- Use telephone or door-to-door sales techniques
- Use pressure or "scare tactics" to sell expensive equipment or medical services

Check your medical bills, explanation of benefit forms, and service verification letters:

- Were there any services billed that you did not receive?
- Do dates or services billed not match your records?
- Were you billed for the same services twice?
- Are there names of medical providers you do not recognize?

Be on the lookout for:

- Phone calls from someone claiming to be conducting a survey who asks for your MVP Member ID number
- People approaching you in a public place looking to provide free services, then asking for your Member ID number
- Phone calls or emails from someone claiming to be from MVP asking for payments over the phone or online

Please help us fight health care fraud by reporting any activities you suspect. Contact the MVP Special Investigations Unit by completing a referral form at **www.mvphealthcare.com** or by calling **1-877-835-5687**.

VALUEOPTIONS® DEPRESSION IDENTIFICATION AND MANAGEMENT PROGRAM

Depression is a common and serious medical condition which affects nearly 10% of adults in the U.S. Symptoms of depression include loss of interest in activities, sleeping too little or too much, trouble remembering and unexplained physical symptoms that do not go away. Depression can impact a person's family, friends, health and job. Depression is very treatable. ValueOptions, the company that manages mental health and substance abuse services for MVP Health Care, is offering a program that can help.

The Depression Identification and Management Program includes a free, confidential screening that you can take online, by telephone or by mail. You can obtain information about depression, its symptoms and treatment and assistance with treatment options. If you suspect you may be depressed, discuss your symptoms with your physician and contact ValueOptions.

To learn more about this program, visit www.mvphealthcare.com and click *Live Healthy*, then *Case Management* and then *Condition Management* and look for Depression. You also may call ValueOptions at 1-855-300-7959.



BE MINDFUL OF ALCOHOL USE

Most adults can enjoy a few alcoholic beverages from time to time and not have it affect their health. However, about 3 in 10 U.S. adults drink at levels that put their health at risk¹.

How does excess drinking put your health at risk?

- It can damage your liver and contribute to other health problems.
- It can also lead to high-risk behaviors and poor decision-making which may result in accident or injury.
- Alcohol and other substances may interact with prescribed medications and cause serious side effects. These may include memory loss and changes in your mood that can lead to depression.
- Medical conditions, such as diabetes or high blood pressure, can be made worse by alcohol and substance use.
- Use of alcohol can not only increase depression, but can also look like depression itself and go unnoticed.

If you have ever felt that you should cut down on your drinking or if you have felt guilty about drinking, you may have a problem. If your doctor is not aware of your alcohol use, it can result in a wrong diagnosis of your health concerns. Talk to your doctor about your alcohol use. For assistance with obtaining behavioral health services, call ValueOptions (or PrimariLink in Vermont), at the number listed for Mental Health/ Substance Abuse on the back of your Member ID card.

¹National Institute of Alcohol Abuse and Alcoholism. *Helping patients who drink too much: A clinician's guide* 2005 update.

IS YOUR CHILD ON MEDICATION TO TREAT ADHD?

If your child is on medication to treat Attention Deficit Hyperactivity Disorder (ADHD), it is important to follow-up with his/her physician. For the most part:

- Once a child has started on a medication for ADHD, it is recommended that they be seen **within 30 days**. This is so that any possible side-effects can be discussed and medications adjusted accordingly.
- If your child remains on this medication he/she should be seen **two more times** in the remaining **nine months** to discuss his/ her treatment for ADHD and whether any adjustments need to be made.

As with any medication, do not have your child stop taking it without first discussing it with his/ her physician.

WOMEN'S HEALTH AND PREVENTIVE RX

Effective October 1, 2014, the MVP Preventive Health Services list was updated to include breast cancer risk-reducing drugs for women who are at an increased risk of breast cancer and at a low risk for adverse medication effects. For the complete Preventive Health Services list, visit www.mvphealthcare.com and click *Reform*, then *Coverage*, and then *Preventive Health Care*.

Note: If you get health insurance through an employer group that is currently exempt from complying with coverage mandated by the Affordable Care Act (ACA), called a "grandfathered group," the Preventive Care Drug List does not apply to your coverage.

VERMONT MEMBERS

PHYSICIAN QUALITY INFORMATION ON THE MVP WEBSITE

On the MVP website, you can view information about our participating providers' performance that can assist you in making personal health care decisions. MVP produces reports that measure and compare doctors using National Committee on Quality Assurance (NCQA) standards for quality of care and patient satisfaction. These reports also are used by MVP's Pay for Performance Program, which offers doctors financial incentives for superior performance in quality of care and patient satisfaction. A panel of physicians reviews MVP network physicians regularly to ensure that they continue to meet MVP's standards.

On our website, members and health care providers can find specific performance information about family practice, internal medicine and pediatric groups located anywhere in the MVP service area. Go to **www.mvphealthcare.com** and click *Find a Doctor*, then *Primary Care Quality Rating*.

The measures used are endorsed by national sources such as the National Quality Forum (NQF) and the American Medical Association (AMA).

For more information on the measures and the methodologies used, please call **1-800-777-4793**, ext. **12247**.



MVP NONPUBLIC PERSONAL FINANCIAL INFORMATION POLICY

MVP Health Plan, Inc. (except for Medicare Advantage products), MVP Health Services Corp., and MVP Health Insurance Company (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. This Nonpublic Personal Financial Information Policy (the "Policy") explains MVP's collection, use, retention and security of nonpublic personal information are: your social security number, your payment history, your date of birth and your status as a MVP member.

How MVP collects information

We collect nonpublic personal financial information about you from the following sources:

- your applications and other forms;
- your transactions with us, our affiliates and others; and
- consumer reporting agencies, in some cases.

Sharing your information

We do not disclose any nonpublic personal financial information about our members or former members to anyone, except as permitted by law. We may disclose the following information to companies that perform marketing services on our behalf or to other companies with which we have joint marketing agreements:

- information we receive from you on applications or other forms, such as your name, address or status as an MVP member;
- information about your transactions with us, our affiliates or others, such as your health plan coverage, premium and payment history.

Our former members

Even if you are no longer an MVP member, our Policy will continue to apply to you.

Our security practices and information accuracy

We also take steps to safeguard member information. We restrict access to the nonpublic personal financial information of our members to those MVP employees who need to know that information in the course of their job responsibilities. We maintain physical, electronic and procedural safeguards that comply with federal and state standards to protect member information. We also have internal controls to keep member information as accurate and complete as we can. If you believe that any information about you is not accurate, please let us know.

Other information

This Policy applies to products or services that are purchased or obtained from MVP. We reserve the right to change this policy and any of the policies described above, at any time. The examples contained within this policy are illustrations; they are not intended to be exclusive or exhaustive.

Members can get a copy of our Privacy Notice by visiting **www.mvphealthcare.com**; click on *Privacy & Compliance* and then *Privacy Notice*, or call the Customer Care Center at the phone number shown on the back of your MVP Member ID card.

MENTAL HEALTH/ SUBSTANCE ABUSE BENEFITS

Pursuant to Federal Mental Health Parity (FMHP) rules that went into effect on July 1, 2014, you may experience changes in cost shares associated with outpatient Mental Health/Substance Abuse services. In addition, Residential Treatment coverage is being added to all plans. Please see your member materials for more information about these changes specific to your plan or contact the Customer Care Center at the phone number on the back of your MVP Member ID card.

COMMUNICATION COUNTS

Communication among your doctor, specialists and other practitioners helps them provide more effective follow-up care for you and your family. Medical errors are less likely when your doctors share information about your medications, treatment plans, laboratory tests and results from x-rays and scans. For more information, visit www.mvphealthcare.com and click *Find a Doctor*, then *Hospital Patient Safety* and *Continuity of Care*.

SPECIALIZED MEDICAL CARE

If you have a life-threatening, degenerative, or disabling illness or disease that requires specialized medical care over a long period of time (for example, cancer or AIDS), you may ask for a specialist to be responsible for providing and managing all of your care. The specialist will act as your Primary Care Physician (PCP). You may ask for access to a specialty care center for the same reason. Requests for this type of specialty care may be made by you, your PCP or participating specialist. Your PCP will share your request with MVP. You will be told of the decision after all the information is reviewed.

Rx FORMULARY

Applies Only If You Have Prescription Drug Coverage Through MVP

MVP Drug Formularies

The MVP formulary is available at www.mvphealthcare.com, click on *Manage Prescriptions* under members, then *Drug Coverage (Formularies)*. Below are the most recent changes and additions made to the formulary. If you need more information about a specific drug, consult your physician or contact the Customer Care Center.

Formulary Generic, Tier 1:

Generic drugs listed below with “^” are tier two on the Marketplace Formulary

abacavir-lamivudine-zidovudine ^ (Trizivir)
atovaquone ^ (Mepron)
bromfenac (Bromday)
calcipotriene-betamethasone ^ (Taclonex)
carbidopa ^ (Lodosyn)
clonidine (Kapvay)
dexmethylphenidate ^ (Focalin XR)
duloxetine ^ (Cymbalta)
lamivudine ^ (Epivir HBV)
morphine 24HR ^ (Avinza)
moxifloxacin ^ (Avelox)
mycophenolic acid ^ (Myfortic)
norethindrone-EE (Loestrin-24 FE)
sevelamer (Renvela)
sirolimus ^ (Rapamune)
telmisartan (Micardis)
telmisartan-amlodipine (Twynsta)
tolterodine LA ^ (Detrol LA)
valsartan ^ (Diovan)
Xulane (Ortho Evra)

Formulary, Tier 2:

Namenda XR

Non-Formulary, Tier 3:

Adempas*	Opsumit*
Aerospan HFA*	Oralair*
Anoro Ellipta+	Orenitram ER*+
Aptiom*	Osphena
Brintellix	Otezla*+
Cystaran*	Otrexup*
DiclegisQL	Prothelial*
Duavee*	Ragwitek*
Ecoza*	Sirturo
Farxiga*	Sovaldi*
Fetzima ER	Stendra* QL
Fycompa*	Valchlor*
Grastek*	Velphoro*
Imbruvica	Versacloz
Lomedia 24 FE	Xartemis XR*
Lupaneta Pack*	Zontivity*
Luzu*	Zorvolex
Myalept*	Zykadia* +
Olysio*	

The following drugs moved from Formulary, Tier 2 to Non-Formulary, Tier 3:

Avelox	Diovan	Gilotrif+	Trizivir
Detrol LA	Evista	Hectorol	Xeloda+

The following drugs are covered under the medical benefit:

Adasuve*	Entyvio	Injectafer*	Sylvant
Aveed*	Gazyva	Jetrea	Vimizim*
Cyramza*	Granix*	Marqibo	Xofigo*

The following drugs no longer require prior authorization:

Astagraf XL	Fabior	Nymalize	Tafinlar+
Breo Ellipta	Liptruzet	Prolensa	Tivicay
Brisdelle	Mekinist+	Simbrinza	Trokendi XR
Epaned	Mirvaso	Suclear	

* Requires prior authorization
+ Must be obtained from Accredo
QL Quantity limits apply
D Diabetic copayment
ST Step therapy



625 State Street
Schenectady, New York 12305

PRSRT STD
U.S. Postage
PAID
MVP



COMING SOON: EXPANDED eBILLING FOR EASY ONLINE PREMIUM PAYMENTS

MVP Health Care will expand our eBilling services so that any member who purchases a health plan directly from MVP (rather than through their employer) can get invoice notifications by email and pay their premium bill by logging in to their MVP online account.

If you purchase your MVP health plan through a Health Insurance Marketplace (NY State of Health™ or Vermont Health Connect), you are already set up to pay your bill online. We now want to offer the convenience of eBilling to all individual health plan subscribers who pay MVP directly for coverage!

Here's how it will work:

1. Log in or register for an MVP online account at **www.mvphealthcare.com**.
2. Once you log in, you will select *Payment Center*.
3. You will need to set your eBilling preference first. You can choose to pay your bill online or continue to get your invoices by postal mail.
4. If you choose to *Go Paperless* with eBilling, you will get an email each month to let you know that a premium bill is ready to view and pay online.
5. To make a payment online you will follow steps 1 and 2 above to go to the *Payment Center* and view your bill, then click *Make a Payment* and provide the details of how you want to pay.

You will be able to make a one-time payment each month or set up recurring payments to make paying your monthly premium even easier.

We expect to complete our eBilling expansion in December. If you don't already have eBilling, watch for a notification with your monthly invoice to let you know that you can say "hello" to the convenience of paying your bill online and "goodbye" to paper invoices with eBilling from MVP.