



MVP Healthy NY High-Deductible HMO

Summary of Benefits

\$1,250/\$2,500 In-System Deductible

SERVICE CATEGORY		IN-SYSTEM (REGULAR HMO)
		Using MVP's Network of providers
Annual Deductible¹	<i>All family members' expenses are subject to the family deductible and annual out-of-pocket amounts</i>	\$1,250 single/\$2,500 per family ²
Coinsurance		MVP covers at 100% of allowable charges (Less any applicable deductible and copayment)
Annual Out-of-Pocket Max.	<i>All family members' expenses are subject to the family deductible and annual out-of-pocket amounts</i>	\$6,050 single/\$12,100 per family ²
Lifetime Max. Benefit Payable		Unlimited
Preventive and Well Care Services³	Mammography Screening Cervical Cytology Screening Prostate Cancer Screening Adult Physicals (Once every 3 years only) Adult Immunizations Preventive & Primary Care Immunizations Scheduled Well-Child Visits	No Charge (Deductible does not apply)
Physician Services	Diagnostic & Treatment Services Consultant & Referral Services Anesthesia Services Second Surgical Opinion Second Opinion for Cancer Surgical Services (Including breast reconstruction following a mastectomy)	\$20 Copay/Visit After deductible is met 20% Copay or \$200 ⁴ after deductible is met
Maternity	Prenatal Care Delivery Post-Natal Care Home Visit	Deductible does not apply, \$10 Copayment/Visit After deductible is met: 20% Copay or \$200 ⁴ \$10 Copay/Visit No Charge
Inpatient Hospital Services	Daily Room & Board; General Nursing Care; Special Diets; Miscellaneous Hospital Services & Supplies	\$500 Copay per continuous confinement ⁵ after deductible is met
Outpatient Hospital Services	Outpatient Surgery	\$75 Facility Copay after deductible is met
Emergency Room (ER) Visit	Copay waived when followed by hospitalization	\$50 Copay/Visit after deductible is met
Urgent Care Center		
Diabetic Equipment & Supplies and Self-Management Education	• Visit for Self-Management Education • Each Item of Equipment • 34-Day Supply of Insulin, Hypoglycemics and Supplies	
Pre-Admission Testing		
Diagnostic X-Ray & Lab Services		\$20 Copay/Visit after deductible is met
Therapeutic Services	Radiological Services, Chemotherapy, Hemodialysis	
Blood and Blood Products		
Physical Therapy	30 post-hospital or post-surgical visits max./calendar year	
Home Health Care	40 post-hospital or post-surgical visits max./calendar year	
Outpatient Hospital Services	Diagnostic & Treatment Services	

¹Services covered as noted after satisfaction of the annual deductible.

²The entire family deductible must be met by any individual or any combination of covered family members before any individual would receive payment for covered services under the policy, other than preventive services (noted above).

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.mvphealthcare.com.

⁴Whichever is less.

⁵The \$500 Copay will apply to each continuous confinement including maternity and emergency admissions.

About the plan

The Healthy NY plan that is available for purchase is a high-deductible health plan. A high-deductible health plan is a health insurance policy that requires you to pay for most health care expenses up to a certain dollar amount before the insurance policy begins to cover them. It has an individual deductible or a family deductible for the plan year, adjusted annually for inflation. Only expenses for benefits covered under the Healthy NY plan count towards the deductible. Amounts paid towards copayments do not count towards satisfaction of the deductible.

The family deductible applies to all family members. If you have a family deductible, no member of your family may receive insurance coverage for services unless the entire family deductible has been satisfied either by an individual or by a combination of covered family members.

Out-of-pocket expenses for covered benefits, including the deductible and copayments, may not exceed the maximum for individual or family coverage for the plan year. These amounts are also adjusted annually for inflation.

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 www.mvphealthcare.com and click on the Provider Search link at the top of the page, or call **1-888-MVP-MBRS (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.

Answers and Advice 24/7 Nurse Advice Line

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

Pre-Existing Conditions:

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 10/01/11 and had creditable health insurance coverage from 1/1/11 through 9/30/11 (nine months), pre-existing would apply for 3 additional months.

Not Covered/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. 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 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 applicable Rider(s), your contract or Certificate and Rider(s) will be controlling. For details, call MVP at **1-800-TALK-MVP (825-5687)**. Additional information on this plan can be found on the Healthy NY Web site at www.healthyny.com or by calling toll-free **1-866-HEALTHY NY (1-866-432-5849)**.

Take advantage of our health management programs

Condition Health and Case Management Programs

Working in partnership with doctors, we help participating members get the care they need, understand their full range of treatment options, and make the most of their benefits when they are living with:

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

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

Online Wellness Tools and Activities

MVP Health Care's online wellness tools and activities can help you set, track and succeed at reaching the health improvement goals that are important to you.

- Improve your diet
- Manage stress
- Include more physical activity in your busy life
- Manage your emotional health, or track important aspects of physical health, like your blood sugar
- Quit tobacco

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 Customer Care Center at **1-888-MVP-MBRS**.
- Access www.mvphealthcare.com to find doctors, compare drug costs, look up benefits, change your address, research hospitals and many other time-saving services.