

HEALTH PLAN COMPARISON



MVP TriVantage EPO Summary of Benefits

Get more with TriVantage EPO!

The choice is yours TriVantage is a unique plan that lets you choose the benefit package that best fits your lifestyle. You get to choose from 3 benefit options - Active Lifestyles, Family Focus, or Healthy Alternatives. The difference between the options is the savings on the services you value most.

Active Lifestyles Active Lifestyles is ideal for people interested in staying healthy and active, and offers:

- Very low copays for visits to primary care physicians (PCPs) and gynecologists
- Low copays for emergency and urgent care
- Routine exams
- Special benefits for massage therapy, acupuncture, and routine chiropractic care
- Up to a \$300 credit per subscriber toward a membership at any health and fitness club

Family Focus Family Focus helps you care for children and keep the whole family healthier, and offers:

- Fully covered maternity care
- Low copays for adult primary care physician (PCP) visits
- Low or no copays for sick-child doctor visits, and PCP well-child visits through age 18
- Up to a \$300 credit per subscriber toward children's swimming programs, driver's education training, or lifeguard training

Healthy Alternatives Healthy Alternatives is for people with the desire to seek out alternative therapies, and offers:

- 50% coverage for massage therapy, acupuncture, and routine chiropractic care
- Up to a \$300 credit per subscriber toward massage therapy, acupuncture, or chiropractic care

EMPLOYEE MAY SELECT OF THE THREE PLANS: ACTIVE LIFESTYLES, FAMILY FOCUS, HEALTHY ALTERNATIVES

SERVICE CATEGORY ²	ACTIVE LIFESTYLES	FAMILY FOCUS	HEALTHY ALTERNATIVES
HealthDollar Rewards (per subscriber)	\$300 gym credit	\$300 credit for kids' swim lessons & driver's ed.	\$300 credit for massage therapy chiropractor & acupuncture
Physician Services: Primary Care Physician Offices Visits			
Adults 19+	\$15	\$20	\$25
Sick Childs Visits (5-18 years)	\$15	\$5	\$25
Sick Child Visits (through age 4)	\$15	No Copay	\$25
Specialist Office Visits/Chiropractic (spinal) Visits	\$40	\$40	\$40
Inpatient Professional Services	No Copay	No Copay	No Copay
Outpatient Professional Services	No Copay	No Copay	No Copay
Preventative Care Services			
Annual Physical Exam (adults 19+)	\$25	\$25	\$25
Well Child Office Visits (through age 18)	No Copay	No Copay	No Copay
Routine Gynecological Exam	\$10	\$15	\$20
Mammography Screenings	No Copay	No Copay	No Copay
Emergency and Urgent Care Services			
Emergency Room	\$50	\$75	\$75
Urgent Care Center	\$15	\$20	\$25
Ambulance	\$40	\$40	\$40
Inpatient Hospital			
Inpatient Hospital Admission (adults 19+)	\$300	\$300	\$300
Inpatient Hospital Admission (through age 18)	\$300	No Copay	\$300
Maternity			
Prenatal and Postnatal Care (per pregnancy)	\$200	No Copay	\$200
Hospital Delivery and Newborn Nursery (per delivery)	\$500	No Copay	\$500
Mental Health³			
Inpatient Hospital Admission (adults 19+)	\$300	\$300	\$300
Inpatient Hospital Admission (through age 18)	\$300	No Copay	\$300
Outpatient Visits	\$40	\$40	\$40
Substance Abuse			
Inpatient Detoxification (all ages)	\$300	\$300	\$300
Outpatient Visits	\$25	\$25	\$25
Additional Services			
Home Health Care	\$25	\$25	\$25
Durable Medical Equipment	50% Copay	50% Copay	50% Copay
Radiology Services	\$40 Copay/Visit	\$40 Copay/Visit	\$40 Copay/Visit
Diagnostic Lab Tests	\$10 Copay/Visit	\$10 Copay/Visit	\$10 Copay/Visit
Physical/Occupational/Speech Therapy	\$40 Copay/Visit	\$40 Copay/Visit	\$40 Copay/Visit
Acupuncture/Massage/Chiropractic (routine/non-spinal) 12 combined visits per contract year	50% Copay	Not Covered	50% Copay
Vision Exams (once per contract year)	\$15 adults 19+, \$20 Children - 18	\$20 adults 19+, \$5 Children - 18	\$25 adults 19+, \$20 Children - 18
Coverage for Children to age 19	Large Group (Additional dependent riders are available, check with your employer for difference in coverage.)		
Coverage for Unmarried Dependent Children to age 23	Small Group Only		
MVP TriVantage Prescription Drug Language:			
Prescriptions (30 day supply):	\$10 copay generic drugs \$30 copay formulary drugs \$50 copay non-formulary drugs		
* MVP will pay a maximum of \$4,000/person/year drug benefit			

¹A network provider must deliver all care. ²Some services are subject to notification or Prior Authorization requirements. See your Certificate of Coverage under "How This Policy Works" for details.

³FOR SMALL GROUPS (2-50 EMPLOYEES): An optional rider is offered at an additional cost that extends coverage for certain biologically based Mental Health conditions and for children with specific emotional disturbances. Please contact your Employer or the Member Services Department for additional information. FOR LARGE GROUPS (51+ employees): Benefits include extended coverage for certain biologically based Mental Health conditions for children with specific emotional disturbances. To verify your group size, check with your Employer/Health Benefits Administrator or call 1-800-825-5687, option #2, and speak with an Account Representative.