



HMO 25/40 Summary of Benefits[^]

Physician Services

Primary Care Physician Office Visits

Well Baby and Child Care	No Charge
Laboratory Services	
Periodic Physicals, Gynecological Exams/Pap-tests	\$25 Co-pay
Surgery	\$100 Co-pay

Specialist Office Visits

Office Visit	
Vision Exam (every 2 years)	\$40 Co-pay
Second Surgical Opinion	
X-ray Services	

if X-ray services are provided in conjunction with other services, multiple co-payments may apply.

Surgery	\$100 Co-pay
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Inpatient Hospital Services

Surgery	\$100 Co-pay
Anesthesiology	
Radiology	No Charge
Visits/Consultations	

Hospital (Facility)

Hospital Inpatient	\$500 Co-pay/Admission
Hospital Outpatient Surgery	\$75 Co-pay/Visit
Hospital Outpatient Therapeutic Services	\$25 Co-pay
X-ray services	\$40 Co-pay

if X-ray services are provided in conjunction with other services, multiple co-payments may apply.

Hospital Outpatient Laboratory	No charge
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Maternity

Physician Services	Office co-pay for first diagnostic visit only.
Hospital Services	Subject to \$500 Co-pay excluding newborns
Delivery	\$200 Co-pay
Nursery Care	No Charge

Emergency Hospital Care

\$100 Co-pay/Visit

If admitted, only the Inpatient Hospital Co-pay applies

Ambulance

\$100 Co-pay

Preventive Dental Care for Kids

Periodic Exams and X-rays	\$25 Co-pay/Office Visit
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Up to age 19. Please check with your employer to learn if your plan includes this benefit. This benefit is offered through MVP Health Plan, Inc. as part of a fully-insured, community rated HMO product only and thus may not be available to employees of companies that offer other MVP options or other dental plans and is not available to CompCare members.

Chiropractic Benefit

(Requires PCP prescription) \$40 Co-pay/Office Visit

Durable Medical Equipment

50% Co-pay

DME, orthotic devices, external prosthetic devices and ostomy supplies have a lifetime maximum benefit of \$25,000 per member

Mental Health

(Short-term, Acute or Crisis Intervention)

Inpatient-30 day maximum	\$500 Co-pay/Admission
Inpatient Physician	\$40 Co-pay/Visit
Outpatient-20 visit maximum	\$40 Co-pay/Visit

Substance Abuse Diagnosis & Treatment

Detoxification	\$500 Co-pay/Admission
Rehabilitation Outpatient-60 visit maximum	\$25 Co-pay/Visit

Physical/Occupational/Speech Therapy

(requires PCP prescription) \$40 Co-pay/Visit
Up to 30 visits per member, per calendar year; combined benefit for outpatient and office settings

Home Health Care

60 visit maximum \$25 Co-pay/Visit

Dependent Care Coverage

Unmarried dependents covered to age 23

Lifetime Maximum Coverage

No maximums*

*DME, orthotic devices, external prosthetic devices and ostomy supplies have a lifetime maximum benefit of \$25,000 per member.

Prescription Drug Coverage

Formulary Generic	\$10 Co-pay
Formulary Brand	\$30 Co-pay
Non-Formulary	\$50 Co-pay
Mail Order	2 Co-pays/90 day supply

(Mail Order available for certain "maintenance" drugs, for a complete listing visit www.mvphealthcare.com). All subject to a \$100 deductible per member per calendar year. MVP has in place a "drug formulary", which determines our approved list of covered medications-those proven safe and effective, in the best interests of our members. Some drugs, while covered in the formulary may still require prior approval from MVP. Policies specific to these restricted drugs are clearly written and made available to all practitioners.

[^]The Summary of Benefits chart is intended to provide a general outline of MVP coverage. In the event of any conflict between this document and your Certificate of Coverage, Schedule, and any applicable Rider (s), your Certificate of Coverage, Schedule and Rider (s) will be controlling. For details, please call 1-800-TALK-MVP (1-800-825-5687), option #2.

Here's How It Works

You choose a Primary Care Physician

You must choose a Primary Care Physician 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 joinMVP.com or call 1-888-MVP-MBRS (1-888-687-6277).

Your Primary Care Physician coordinates all your health care

For regular check-ups, ordering prescriptions, if you are sick, or when you need a referral to see a specialist, you will always first see your Primary Care Physician – the doctor who knows you and your medical history.

You need a referral to see a participating specialist

MVP's network includes physicians from nearly every medical specialty. You must first get a referral from your Primary Care Physician to see a participating specialist.

Benefits and Features

Basics

- **Thousands of doctors** to choose from
- **No claim forms** or waiting for reimbursements
- **The highest rating for quality** from the **National Committee for Quality Assurance**

Benefits

- **Worldwide emergency coverage**
- Coverage for **preventive and routine care**
- **Complete hospital coverage** – no day or dollar limits

Additional Features

- **MVP After Hours** – reach our Member Services Department every day from 8 a.m. to 10 p.m., **1-888-MVP-MBRS (1-888-687-6277)**
- Visit our **innovative Web site at www.mvphealthcare.com** that offers many convenient features:
 - Ask a question about coverage
 - Check claim status, eligibility and benefits
 - Find answers to commonly asked questions
 - Change/select your doctor (PCP)
- **Mail order pharmacy** saves you time and money
- **Exclusive member discounts** on health and safety items, health clubs, and optical programs and more.
- A variety of **health education programs** for expectant mothers and families....and much more!

Web Tools and Services

To help you make informed health care decisions –find these tools in the Health Central section at www.mvphealthcare.com

- Online health library – powered by Healthwise® Knowledgebase
- Hospital quality comparison tool
- Hospital quality profile
- Prescription drug cost comparison tool
- Wide range of disease and care management programs.