



MVP Preferred High Deductible EPO

Summary of Benefits

This Plan can be offered with a Health Savings Account (HSA); talk to your employer or local bank for details.

SERVICE CATEGORY ¹	COVERAGE INFORMATION ²
Annual Deductible	\$2,500 per Individual/\$5,000 per Family ³
Coinsurance	MVP covers at 80% of allowable charges
Annual Out-of-Pocket Maximum	\$5,000 per Individual/\$10,000 per Family ³
Lifetime Maximum Benefit Payable	No Maximum
Preventive and Well Care Services⁴ Well Baby, Child Care & Immunizations Adult Annual Physical Mammography & Prostate Cancer Screening Annual Pap Test & Ob/Gyn Exam Immunizations for Adults Colonoscopy and Sigmoidoscopy Screening for Adults Bone Density Tests	Covered in full, deductible does not apply
Hospital Hospital Inpatient Hospital Outpatient Surgery Hospital Outpatient Other Physician Office Visits Physician Inpatient Care (Medical/Surgical) Second Surgical Opinion (Optional) Diagnostic Lab and Other Testing Maternity Physician Services Hospital Services Physical/Occupational/Speech Therapy 30 visits per member per contract year combined Ambulance Urgent Care Center Home Health Care Emergency Room (ER) Visit Mental Health^{5,6} Inpatient - 30 days max./contract year Outpatient - 20 visits max./contract year Substance Abuse⁶ Inpatient (Covered services only) Outpatient - 60 visits max./contract year Chiropractic Benefit Durable Medical Equipment Diabetic Supplies & Equipment (Items limited to a 31 day supply) Prescription Drug Benefit⁷ (Must use a participating pharmacy) Tier 1 & 2 (generally Formulary Generic & Formulary Brand) Tier 3 (generally Non-Formulary)	MVP covers at 80% of allowable charges, after deductible
	20% copay after deductible is met 40% copay after deductible is met

¹Some services are subject to notification requirements, e.g. Prior Authorization. See your Certificate of Coverage under *How This Policy Works* details.

²A network provider must deliver all care. MVP's High Deductible Health Plan's include National Network coverage.

³How the family Aggregate deductible works: For this plan, one or more family members' covered expenses must meet the family deductible amount (outlined above) each Contract Year before MVP will make benefit payments for all the members of a family. All family members' expenses are subject to the Family annual out-of-pocket amount and, except for Preventive and Well Care Services, to the Family deductible amount.

⁴This 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.healthcare.gov.

⁵FOR SMALL GROUPS (2-50 employees) MVP offers an optional rider at 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 MVP Member Service Department for additional information. To verify your group size, check with your Employer/Health Benefits Administrator or call 1-800-TALK-MVP, option #2 and speak with an MVP Account Representative.

⁶Mental Health and Substance Abuse day and visit limits apply only to small groups.

⁷Certain prescription drugs require Prior Approval before dispensing. As a guide, visit www.mvphealthcare.com, and click on the *Member* tool bar, then click the *Pharmacy Tab* and look under *Drug Coverage for the Formulary* (covered drugs) chart. Drugs listed with the "#" indicator require Prior Approval.

This 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, call 1-800-TALK-MVP (1-800-825-5687), option #2.

Here's how it works

Welcome to a new generation of health plans – built around the way you live your life. Each comes with unique features and valuable tools. From a company known for great customer service. Truly dedicated to helping you take on life and live well. All MVP Preferred EPO options come with these advantages:

- You can see any provider in-network with no referrals
- Access to our national network – more than 500,000 doctors, hospitals and specialists nationwide
- Comprehensive coverage – from preventive and sick care to emergency
- Great service for you and your family – the answers, expert guidance and personal support you need

Take advantage of our health management and wellness programs

Personalized Support *Condition Health and Case Management Programs*

If you are living with a physical or mental health concern, call **1-866-942-7966** for guidance and support. Working in partnership with your doctor, we can help you with:

- Asthma
- Cancer (Oncology)
- Chronic Obstructive Pulmonary Disorder (COPD)
- Depression
- 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

Answers and Advice *24/7 Nurse Advice Line*

Expert advice on non-emergency questions is just a phone call away, even on weekends, when you call our *24/7 Nurse Advice Line* at **1-888-MVP-MBRS (1-888-687-6277)**.

Online Wellness Tools and Activities

This dynamic site features a Personal Health Assessment, which provides a customized health action plan to target your modifiable risk factors, as well as a variety of interactive tools, including meal planners and grocery lists, personalized cardio and resistance exercise routines, and online coaching classes that can be tailored to your unique interests and lifestyle goals.

Exclusive Member Discounts

From Massage Therapy to Gym Memberships

Enjoy savings on a wide range of health and wellness products and services.

Plus, WellStyle Extras:

Real Dollars for Living Well \$300 WellStyle Rewards

You can earn up to \$300 WellStyle Rewards, per subscriber per year – by completing milestone activities that show you are maintaining or improving your health. WellStyle Rewards are paid directly to members in the form of debit or gift cards.

Expert Guidance *Lifestyle Coaches*

Whether you want to lower your cholesterol or get a little more active, talk to our professional Lifestyle Coaches – to help guide, motivate and facilitate your positive lifestyle changes.

We are here for you

- Reach our Member Services Department at **1-888-MVP-MBRS**.
- Access **mvphealthcare.com** to find doctors, compare drug costs, look up benefits, change your address, research hospitals and many other time-saving services.

Geneva Chamber of Commerce 2012 Rates

NEHD 06S (E000897S/F)

Rider NEHD 007 Nationwide Rider

Rider NEHD 011 Contraceptives Drugs & Devices

Rider NEHD 026 90 Day Retail

Rider NEHD 033 Domestic Partner Same/Opposite

Monthly Rates	Single	Double	Family
Employer Rate 2+	\$243.86	\$487.72	\$634.04
Sole Proprietor	\$280.44	\$560.88	\$729.15