



# HMO 25/40

## Summary of Benefits<sup>1</sup>

### Physician Services

#### Primary Care Physician Office Visits

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

#### Specialist Office Visits

Office Visits	
Vision Exams-every 2 years	
Second Surgical Opinions	\$40 Copay
X-ray Services <i>If X-ray services are provided in conjunction with other services, multiple copayments may apply.</i>	
Surgery	\$100 Copay

#### Inpatient Hospital Services

Surgery	\$100 Copay
Anesthesiology	
Radiology	No Charge
Visits/Consultations	

### Hospital (Facility)

Hospital Inpatient	\$500 Copay/Admission
Hospital Outpatient Surgery	\$75 Copay/Visit
Hospital Outpatient Therapeutic Services	\$25 Copay
X-ray Services	\$40 Copay
<i>If X-ray services are provided in conjunction with other services, multiple copayments may apply.</i>	
Hospital Outpatient Laboratory	No Charge

### Maternity

Physician Services	Office Copay for first diagnostic visit only
Hospital Services	Subject to \$500 inpatient Copay-excludes newborns
Delivery	\$200 Copay
Nursery Care	No Charge

### Emergency Hospital Care

If admitted, only hospital inpatient Copay applies	\$100 Copay/Visit
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### Ambulance

\$100 Copay

### Preventive Dental Care for Kids

Periodic Exams and X-rays to age 19 \$25 Copay/Office Visit  
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 Copay/Office Visit

### Durable Medical Equipment

50% Copay  
DME, orthotic devices, external prosthetic devices and ostomy supplies have a lifetime maximum benefit of \$25,000 per member

### Mental Health<sup>2</sup>

Inpatient-30 day maximum Subject only to Hospital Inpatient (Facility) Copay  
Inpatient Physician No Charge  
Outpatient-20 visit maximum \$40 Copay/Visit

### Substance Abuse Diagnosis & Treatment

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

### Physical/Occupational/Speech Therapy

Requires PCP prescription \$40 Copay/Visit. Up to 30 visits per member, per calendar year; combined benefit for outpatient and office settings

### Home Health Care

60 visit maximum \$25 Copay/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<sup>3</sup>

Formulary Generic	\$10 Copay
Formulary Brand	\$30 Copay
Non-Formulary	\$50 Copay
Mail Order	2 Copays/90 day supply

(Mail Order available for certain "maintenance" drugs, for a complete listing visit [www.mvphealthcare.com](http://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.

<sup>1</sup>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.

<sup>2</sup>FOR 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.

<sup>3</sup>Certain prescription drugs require Prior Approval before dispensing. For specific drug information visit [www.mvphealthcare.com](http://www.mvphealthcare.com), look under Rx Info, and see the Prescription Drug Formulary chart. Regardless of tier description, drugs listed with the "#" indicator require Prior Approval.

## 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](http://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](http://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)
- 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](http://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.