



SERVICE CATEGORY	COVERAGE INFORMATION
<b>Annual Deductible</b>	\$0 person/\$0 family
<b>Coinsurance</b>	As noted below
<b>Annual Out-of-Pocket Maximum</b>	None
<b>Lifetime Maximum Benefit Payable</b>	None
<b>Preventive &amp; Well Care Services</b> Well Baby, Child Care & Immunizations Adult Annual Physical Mammography & Prostate Cancer Screening Annual Pap Test & Ob/Gyn Exam Immunizations for Adults Colonoscopy/Sigmoidoscopy Screening Bone Density Tests	\$0 copay
<b>Physician Inpatient Care</b> (Medical/Surgical)	\$0 copay
<b>Laboratory Services</b> (Outpatient Diagnostic Test, e.g. blood work)	Office - \$0 copay Facility - \$0 copay
<b>Skilled Nursing Facility</b>	\$0 copay
<b>Hospital</b> (Facility Fee, e.g. hospital room)	\$0 copay
<b>Ambulance</b> (Emergency Medical Transportation)	\$0 copay
<b>Emergency Room (ER) Visit</b>	\$50 copay
<b>Urgent Care Center</b>	\$15 copay
<b>Physician Office Visits</b> (PCP, Specialist)	\$15 copay, \$15 copay
<b>Outpatient Surgery</b> (Facility, Physician)	\$15 copay, \$0 copay
<b>Diagnostic X-ray</b>	Office - \$15 copay Facility - \$15 copay
<b>Physical/Occupational/Speech Therapy</b>	\$15 copay
<b>Chiropractic Benefit</b>	\$15 copay for chiropractic visits
<b>Home Health Care</b>	\$15 copay
<b>High Tech Imaging Services</b> (CT/PET scans, MRIs)	\$15 copay
<b>Maternity</b> Pre/Postnatal Care Initial Newborn Exam Inpatient Care/Delivery	\$0 copay \$0 copay \$0 copay
<b>Mental Health</b> Inpatient Outpatient	\$0 copay \$15 copay
<b>Substance Abuse</b> Inpatient Outpatient	\$0 copay \$15 copay
<b>Durable Medical Equipment</b>	50% coinsurance
<b>Diabetic Supplies &amp; Equipment</b>	\$0 copay

**\*Deductible applies to this benefit**

This plan overview is intended to provide a general outline of 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 (825-5687), option #2.

## Here's how it works

### Choose Your Physician

Some health plans, such as HMO plans, require you to 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. Even if your health plan does not have a PCP requirement, it is important to have a primary doctor that you can see for regular check-ups and basic health screening services. To search for a doctor now, go to [mvphealthcare.com](http://mvphealthcare.com) and click on the *Find a Doctor* link at the top of the page, or call **1-888-MVP-MBRS (687-6277)**.

## 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
- Depression (managed by ValueOptions®)
- 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 Footprints<sup>sm</sup> 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 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**.

### 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
- Manage your emotional health, or track important aspects of physical health, like your blood sugar
- Include more physical activity in your busy life
- 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 [mvphealthcare.com](http://mvphealthcare.com) to find doctors, compare drug costs, look up benefits, change your address, research hospitals and many other time-saving services.

