



625 State Street
Schenectady, NY 12305-2111
mvphealthcare.com

USA Care with Part D – Buy-Up 2025 Employer Group Benefits

BENEFITS		YOU PAY
DOCTORS VISITS		
Primary Care		\$10
Specialist		\$15
Chiropractor		\$15
Allergy Injection (allergy serum covered)		\$10 Primary care; \$15 Specialist
Acupuncture (10 visits)		50%
PREVENTIVE CARE		
Annual Wellness Exam		Covered in full
Medicare-covered screenings - mammogram, prostate, Pap tests, bone mass measurement		Covered in full (Office visit copay may apply)
Pneumonia and Flu Shots		Covered in full (Office visit copay may apply)
HOSPITAL SERVICES		
Inpatient Acute Hospital Stays Inpatient Mental Health Care (190 days per lifetime)		Covered in full
Observation Stays		Covered in full
OUTPATIENT SERVICES		
Ambulatory Surgical Center - same day surgery & other services		Covered in full
Outpatient Hospital - same day surgery & other services		Covered in full
Home Health Services		Covered in full
Hospice		Covered by Medicare
EMERGENCY CARE		
Emergency Room Care - worldwide coverage		\$65
Urgently Needed Care - worldwide coverage		\$15
Ambulance Transportation		\$35
DIAGNOSTIC SERVICES - office visit copay may apply		
X-rays (Radiology)		\$15
Lab Tests		\$0
CT Scans, PET Scans, MRIs, Nuclear Medicine		\$35
REHABILITATION		
Skilled Nursing Facility		\$0 per day, days 1-100
Physical, Occupational, and Speech Therapy (therapy caps apply)		\$15
MEMBER PROTECTION		YOU PAY
Maximum Annual Out-of-Pocket Protection (Excludes: Part D costs, acupuncture, eyewear, hearing aids and dental if applicable)		\$4,000

BENEFITS	YOU PAY
----------	---------

ADDITIONAL COVERAGE	
Diabetic Glucose Strips - must be preferred brands*	\$0
Other Diabetic Supplies	0-10%
Durable Medical Equipment (DME)	20%
Part B Drugs Purchased at Pharmacy	\$15
Part B Drugs Professionally Administered (chemotherapy)	\$15
Radiation Therapy	\$0
Outpatient Dialysis	\$0
Eyewear Allowance Dental Coverage Hearing Aid Allowance	\$100 eyewear allowance every two years Medicare-covered dental benefits only TruHearing Advanced \$699/TruHearing Premium \$999 copay per ear, 2 per year or \$600 allowance per ear, 2 per year through TruHearing catalog

ENHANCED PRESCRIPTION DRUG COVERAGE – No Deductible		
---	--	--

Initial Coverage Stage	Retail Pharmacy (30-day supply)	Mail Order (up to 90-day supply)
Tier 1 - Preferred generic drugs	\$0 copayment	\$0 copayment
Tier 2 - Generic drugs	\$8 copayment	\$16 copayment
Tier 3 - Preferred brand-name drugs	\$35 copayment	\$70 copayment
Tier 4 - Non-preferred drugs	50% coinsurance	50% coinsurance
Tier 5 - Specialty drugs	33% coinsurance	Not Available
Coverage Gap Stage	There is no Coverage Gap Stage in 2025. You move from the Initial Coverage Stage to the Catastrophic Coverage Stage.	
Catastrophic Coverage Stage	When you have paid \$2,000 out-of-pocket, your cost for covered Part D drugs is reduced to \$0.	
Additional Coverage	Your plan also covers the following: Erectile dysfunction drugs, weight-loss agents, and additional barbiturates (butalbital/aspirin/caffeine). Insulin drugs have a \$35 maximum copay for a 30-day supply. Tier 1 drugs are available up to a 100-day supply.	

WELL-BEING PROGRAMS	
---------------------	--

24-Hour Nurse Line	Nurse available 24 hours per day, 7 days per week to answer health questions via telephone or email.
SilverSneakers Fitness Program	Free fitness center membership--visit any participating fitness center or join online classes from home.

Exclusions & Non-covered Services

Neither MVP nor Original Medicare will pay for certain items or services, including cosmetic surgery, custodial care, and experimental procedures and items. For a complete list of excluded services, refer to your Evidence of Coverage (your contract). Unless expressly indicated in the contract, all non-medically necessary services are not covered. Even if you receive the services at an emergency facility, the excluded services are still not covered.

This information is a brief summary, not a comprehensive description of benefits. Some services may require prior authorization from MVP. For more information, refer to your Evidence of Coverage (your contract).

*Preferred Brand Diabetic Test Strips: FreeStyle, OneTouch, Precision and Prodigy