**New York**
**Plan Name:** EPO
**Plan Form:** NY-EPO-SG-014
**Plan Status:** Active

| | Coverage Information | Limits and Exclusions |
|---|---|---|
| **Plan Cost-Sharing Highlights** | | |
| Annual Deductible per Contract Year | $0 Person/$0 Family - Embedded | None |
| Co-insurance | As Noted Below | None |
| Annual Out-of-Pocket Maximum | $9,000 Person/$18,000 Family - Embedded | None |
| Primary Care Physician Office Visits | $25 copay | First Five (5) visits Covered in full |
| Specialist Office Visits | $50 copay | None |
| **Preventive & Well Care Services** | | |
| Well Child Care & Immunizations | Covered in Full<br>For a full list of covered preventive care services, visit mvphealthcare.com. | You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. |
| Adult Annual Physical (One per Contract Year) | | |
| Mammography | | |
| Annual Pap Test & Ob/Gyn Exam | | |
| Immunizations for Adults | | |
| Colonoscopy /Sigmoidoscopy Screening | | |
| Bone Density Tests | | |
| **Physician Office Visits** | | |
| Diagnostic Laboratory Services | PCP: $25 copay/Spec: $50 copay | None |
| Diagnostic X-ray | PCP: $25 copay/Spec: $50 copay | None |
| Advanced Imaging Services (CT/PET scans, MRIs) | Spec: $150 copay/Free-Stnd: $150 copay | None |
| Rehabilitative Services (PT/OT/ST) | $50 copay | 54 visits per condition, per Plan Year combined therapies |
| Allergy Services | $50 copay | |
| Chemotherapy Visit | $50 copay | None |
| **Inpatient Services - Hospital** | | |
| Medical/Surgical Admissions | $1,200 copay | Per continuous confinement |
| Surgical Services | $100 copay | None |
| Inpatient Physical Rehabilitation | $1,200 copay | 60 days per Plan Year Combined Therapies |
| **Outpatient Hospital Services** | | |
| Hospital Rehabilitation Services (PT/OT/ST) | $50 copay | 54 visits per condition, per Plan Year combined therapies |
| Diagnostic Laboratory Services ++ | $50 copay | None |
| Diagnostic X-ray ++ | $50 copay | None |
| Advanced Imaging Services (CT/PET, scans, MRIs) ++ | $150 copay | None |
| Ambulatory/Outpatient Surgery ++ | $200 copay | None |
| Infusion Therapy | $50 copay | None |
| **Emergency Care** | | |
| Emergency Room (ER) Visit | $450 copay | None |
| Urgent Care Centers | $100 copay | None |
| Ambulance (Emergency Medical Transportation) | $450 copay | None |
| **Maternity Services** | | |
| Maternity – Prenatal Care Office Visit | Covered in Full | None |
| Maternity – Physician Delivery | $100 copay | None |
| Maternity – Inpatient Hospital Services | $1,200 copay | None |
| **Behavioral Health Services** | | |
| Mental Health Inpatient Hospital | $1,200 copay | Including residential treatment |
| Mental Health Outpatient | $25 copay | First Five (5) visits Covered in full |
| Substance Use Disorder Inpatient Hospital | $1,200 copay | Including residential treatment |
| Substance Use Disorder Outpatient | $25 copay | First Five (5) visits Covered in full |
| Autism Treatment | $25 copay | First Five (5) visits Covered in full |
| Assistive Communication Devices for Autism Spectrum Disorder | $25 copay | None |
| **Other Services** | | |

**New York**
**Plan Name:** EPO
**Plan Form:** NY-EPO-SG-014
**Plan Status:** Active

| | Coverage Information | Limits and Exclusions |
|---|---|---|
| Physician Administered Drugs Outpatient | 20% coinsurance | None |
| Skilled Nursing Facility | $1,200 copay | 200 days per Plan Year |
| Home Health Care | $50 copay | 60 visits per Plan Year |
| Hospice | Inpt: $1,200 copay/Outpt: $50 copay | 210 days per Plan Year, Five (5) visits for family bereavement counseling |
| Durable Medical Equipment | 50% coinsurance | None |
| Diabetic Supplies & Equipment | $25 copay | Diabetic Insulin Covered in full In Network |
| Chiropractic Benefit | $50 copay | None |
| Acupuncture | 50% coinsurance | 12 visits per Plan Year. |
| Home Infusion | $50 copay | Home infusion counts toward home health care visit limits |
| **Prescription Drug Coverage** | | |
| Tier 1<br>Diabetic medication and supplies are subject to the Primary Care Provider (PCP) cost sharing | Pharm: Covered in Full /Mail: Covered in Full | 30 day retail/90 day mail order |
| Tier 2<br>Diabetic medication and supplies are subject to the Primary Care Provider (PCP) cost sharing | Pharm: 50% coinsurance /Mail: 50% coinsurance | 30 day retail/90 day mail order |
| Tier 3<br>Diabetic medication and supplies are subject to the Primary Care Provider (PCP) cost sharing | Pharm: 50% coinsurance /Mail: 50% coinsurance | 30 day retail/90 day mail order |
| **Ancillary Care** | | |
| Adult Vision Care | $50 copay | None |
| Pediatric Vision Care | $50 copay | None |
| Pediatric Dental | $25 copay | One (1) dental exam and cleaning per six (6) month period |
| **Other Plan Features** | | |
| Gia® Virtual Care | Covered in Full | None |
| Wellness Benefits | Get reimbursed up to $600 per contract, per calendar year for expenses associated with activities, tools, and apps that enhance your overall well-being with MVP's Well-Being Reimbursement | |
| Doula Program | Get reimbursed up to $1,500 per plan year for doula expenses with MVP's Doula Reimbursement Program. | |
| Plan Highlights | Visit **mvphealthcare.com** for more information. View a complete Glossary of Terms and Member FAQs to better understand your MVP plan benefits. | |
| ++Preferred Provider Facilities | Laboratory, radiology, and ambulatory services at a preferred provider facility will be covered in full, after deductible (if applicable). Find a preferred provider facility in your area at mvphealthcare.com. | |

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 (COC), Schedule, and any applicable Rider(s), your COC, Schedule, and Rider(s) will be controlling. For plan details, please call **1-800-TALK-MVP** (825-5687), or visit **mvphealthcare.com**.

Health benefit plans are issued or administered by MVP Health Plan, Inc.; MVP Health Insurance Company; MVP Select Care, Inc.; and MVP Health Services Corp., operating subsidiaries of MVP Health Care, Inc. Not all plans are available in all states and counties.

**The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, visit mvphealthcare.com or by calling 1-888-687-6277 For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call **1-888-687-6277** to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|---|
| **What is the overall deductible?** | $0 | See the Common Medical Events chart below for your costs for services this plan covers. |
| **Are there services covered before you meet your deductible?** | Yes. Preventive care services are covered before you meet your deductible. | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/. |
| **Are there other deductibles for specific services?** | No. | You don't have to meet deductibles for specific services. |
| **What is the out-of-pocket limit for this plan?** | $9,000 individual / $18,000 family | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. |
| **What is not included in the out-of-pocket limit?** | Copayments for certain services, premiums, balance billing charges, and healthcare this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit. |
| **Will you pay less if you use a network provider?** | Yes. See mvphealthcare.com or call 1-888-687-6277 for a list of network providers | You pay the least if you use a provider in the Preferred Provider tier. You pay more if you use a provider in the In-Network tier. You will pay the most if you use an Out-of-Network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an Out-of-Network provider for some services (such as lab work). Check with your provider before you get services. |
| **Do you need a referral to see a specialist?** | No. | You can see the specialist you choose without a referral. |

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|---|
| | | Preferred Network Provider (You will pay the least) | In-Network Provider | Out-of-Network Provider (You will pay the most) | |
| **If you visit a health care provider's office or clinic** | Primary care visit to treat an injury or illness | NA | $25 copay/office visit | Not covered | First Five (5) visits Covered in full |
| | Specialist visit | NA | $50 copay/visit | Not covered | None |
| | Preventive care/screening/immunization | No charge | No charge | Not covered | You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. |
| **If you have a test** | Diagnostic test (x-ray, blood work) | Lab Facility – $0 copay/visit; Radiology Facility – $0 copay/visit | Lab Office – PCP: $25 copay/visit & Spec: $50 copay/visit; Lab Facility – $50 copay/visit; Radiology Office – PCP: $25 copay/visit & Spec: $50 copay/visit; Radiology Facility – $50 copay/visit | Lab Office – PCP & Spec: Not covered; Lab Facility – Not covered; Radiology Office – PCP & Spec: Not covered; Radiology Facility – Not covered | Lab Office – PCP: None & Spec: None; Lab Facility – None; Radiology Office – PCP: None & Spec: None; Radiology Facility – None |
| | Imaging (CT/PET scans, MRIs) | Facility – $0 copay/procedure | Office – $150 copay/procedure; Facility – $150 copay/procedure | Office – Not covered; Facility – Not covered | Office – None; Facility – None |
| **If you need drugs to treat your illness or condition** More information about **prescription drug coverage** is available at **mvphealthcare.com** | Tier 1 (Generic drugs) | NA | Retail No charge; Mail Order No charge | Retail Not covered; Mail Order Not covered | 30 day retail/90 day mail order; |
| | Tier 2 (Preferred brand drugs) | NA | Retail 50% coinsurance; Mail Order 50% coinsurance | Retail Not covered; Mail Order Not covered | 30 day retail/90 day mail order; |

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|---|
| | | Preferred Network Provider (You will pay the least) | In-Network Provider | Out-of-Network Provider (You will pay the most) | |
| | Tier 3 (Non-preferred brand drugs) | NA | Retail 50% coinsurance; Mail Order 50% coinsurance | Retail Not covered; Mail Order Not covered | 30 day retail/90 day mail order; |
| | Tier 4 (Specialty drugs) | NA | Retail Covered as noted in Tier 1, Tier 2, and Tier 3 classes; Mail Order Deductible applies | Not Covered | Covered as noted generic, preferred, and non-preferred |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | $0 copay/day | $200 copay/day | Not covered | None |
| | Physician/surgeon fees | NA | $100 copay | Not covered | None |
| **If you need immediate medical attention** | Emergency room care | NA | $450 copay/visit | $450 copay/visit | None |
| | Emergency medical transportation | NA | $450 copay/trip | $450 copay/trip | None |
| | Urgent care | NA | $100 copay/visit | $100 copay/visit | None |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | NA | $1,200 copay/continuous confinement | Not covered | Per continuous confinement |
| | Physician/surgeon fees | NA | $100 copay | Not covered | None |
| **If you need mental health, behavioral health, or substance abuse services** | Outpatient services | NA | $25 copay/visit | Not covered | First Five (5) visits Covered in full |
| | Inpatient services | NA | $1,200 copay/stay | Not covered | Including residential treatment |
| **If you are pregnant** | Office visits | NA | No charge | Not covered | Cost sharing does not apply to certain preventive services. Depending on the type of services, a copay, coinsurance, and/or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
| | Childbirth/delivery professional services | NA | $100 copay/delivery | Not covered | |
| | Childbirth/delivery facility services | NA | $1,200 copay/stay | Not covered | |

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|---|
| | | Preferred Network Provider (You will pay the least) | In-Network Provider | Out-of-Network Provider (You will pay the most) | |
| **If you need help recovering or have other special health needs** | Home health care | NA | $50 copay/visit | Not covered | 60 visits per Plan Year |
| | Rehabilitation services/Habilitation services | NA | OP ReHab: $50 copay/visit<br>IP ReHab: $1,200 copay/visit | OP ReHab: Not covered<br>IP ReHab: Not covered | OP ReHab: 54 visits per condition, per Plan Year combined therapies<br>IP ReHab: 60 days per Plan Year Combined Therapies |
| | Skilled nursing care | NA | $1,200 copay/stay | Not covered | 200 days per Plan Year |
| | Durable medical equipment | NA | 50% coinsurance | Not covered | Standard equipment covered |
| | Hospice services | NA | $1,200 copay | Not covered | 210 days per Plan Year, Five (5) visits for family bereavement counseling |
| **If your child needs dental or eye care** | Children's eye exam | NA | $50 copay/exam | Not covered | One (1) exam per 12-month period |
| | Children's glasses | NA | 50% coinsurance | Not covered | One (1) Prescribed Standard Lenses & Frames in a 12-Month Period. |
| | Children's dental check-up | NA | $25 copay/visit | $25 copay/visit | One (1) dental exam and cleaning per six (6) month period |

## Excluded Services & Other Covered Services:

**Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)**

- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care

**Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)**

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Hearing aids
- Infertility treatment
- Weight loss programs

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

MVP Health Care
P.O. Box 2207
Schenectady, NY 12301
Toll Free: 1-888-687-6277
www.mvphealthcare.com
members@mvphealthcare.com

You can also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or cciio.cms.gov. Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800- 318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

MVP Health Care
Attn: Member Appeals
P.O.Box 2207
Schenectady, NY 12301
Toll Free:1-888-687-6277
www.mvphealthcare.com
members@mvphealthcare.com

You can also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/ebsa/healthreform, or the NYS Department of Insurance at 1-800-342-3736 or dfs.ny.gov. Additionally, a consumer assistance program can help you file your appeal. Contact the Community Health Advocates at 1-888-614-5400 or communityhealthadvocates.org.

**Does this plan provide Minimum Essential Coverage? Yes**
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

**Does this plan meet the Minimum Value Standards? Yes**
If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

***To see examples of how this plan might cover costs for a sample medical situation, see the next section.***

## About these Coverage Examples:

**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby
(9 months of in-network prenatal care and a hospital delivery)

| | |
|---|---|
| ■ The plan's overall deductible | $0 |
| ■ Specialist copayment | $50 |
| ■ Hospital (facility) copayment | $1,200 |
| ■ Other copayment | $100 |

**This EXAMPLE event includes services like:**
Specialist office visits *(prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests *(ultrasounds and blood work)*
Specialist visit *(anesthesia)*

| **Total Example Cost** | **$12,700** |
|---|---|

**In this example, Peg would pay:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $0 |
| Copayments | $1,900 |
| Coinsurance | $0 |
| *What isn't covered* | |
| Limits or exclusions | $60 |
| **The total Peg would pay is** | **$1,960** |

### Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

| | |
|---|---|
| ■ The plan's overall deductible | $0 |
| ■ Specialist copayment | $50 |
| ■ Hospital (facility) copayment | $1,200 |
| ■ Other copayment | $25 |

**This EXAMPLE event includes services like:**
Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter))*

| **Total Example Cost** | **$5,600** |
|---|---|

**In this example, Joe would pay:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $0 |
| Copayments | $700 |
| Coinsurance | $400 |
| *What isn't covered* | |
| Limits or exclusions | $20 |
| **The total Joe would pay is** | **$1,120** |

### Mia's Simple Fracture
(in-network emergency room visit and follow-up care)

| | |
|---|---|
| ■ The plan's overall deductible | $0 |
| ■ Specialist copayment | $50 |
| ■ Hospital (facility) copayment | $1,200 |
| ■ Other copayment | $450 |

**This EXAMPLE event includes services like:**
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

| **Total Example Cost** | **$2,800** |
|---|---|

**In this example, Mia would pay:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $0 |
| Copayments | $1,500 |
| Coinsurance | $100 |
| *What isn't covered* | |
| Limits or exclusions | $400 |
| **The total Mia would pay is** | **$2,000** |

The plan would be responsible for the other costs of these EXAMPLE covered services.

# Language Assistance

| | |
|---|---|
| ATTENTION: Language assistance services and other aids, free of charge, are available to you. Call **1-844-946-8010** (TTY 711). | English |
| ATENCIÓN: Dispone de servicios de asistencia lingüística y otras ayudas, gratis. Llame al **1-844-946-8010** (TTY 711). | **Español (Spanish)** |
| 请注意：您可以免费获得语言协助服务和其他辅助服务。请致电 **1-844-946-8010** (TTY 711)。 | 繁體中文 **(Chinese)** |
| ملاحظة: **1-844-946-8010** خدمات المساعدة اللغوية والمساعدات الأخرى المجانية متاحة لك. اتصل بالرقم (TTY 711). | لعربية **(Arabic)** |
| 주의: 언어 지원 서비스 및 기타 지원을 무료로 이용하실 수 있습니다 **1-844-946-8010** (TTY 711). 번으로 연락해 주십시오. | 한국어 **(Korean)** |
| ВНИМАНИЕ! Вам доступны бесплатные услуги переводчика и другие виды помощи. Звоните по номеру **1-844-946-8010** (TTY 711). | Русский **(Russian)** |
| ATTENZIONE: Sono disponibili servizi di assistenza linguistica e altri ausili gratuiti. Chiamare il **1-844-946-8010** (TTY 711). | **Italiano (Italian)** |
| ATTENTION : Des services d'assistance linguistique et d'autres ressources d'aide vous sont offerts gratuitement. Composez le **1-844-946-8010** (TTY 711). | **Français (French)** |
| ATANSYON: Gen sèvis pou bay asistans nan lang ak lòt èd ki disponib gratis pou ou. Rele **1-844-946-8010** (TTY 711). | **Kreyòl Ayisyen (French Creole)** |
| אכטונג: שפראך הילף סערוויסעס און אנדערע הילף, זענען אוועילעבל פאר אייך אומזיסט. רופט **1-844-946-8010** (TTY 711). | **אידיש (Yiddish)** |
| UWAGA: Dostępne są bezpłatne usługi językowe oraz inne formy pomocy. Zadzwoń: **1-844-946-8010** (TTY 711). | **Polski (Polish)** |
| ATENSYON: Available ang mga serbisyong tulong sa wika at iba pang tulong nang libre. Tumawag sa **1-844-946-8010** (TTY 711). | **Tagalog (Tagalog-Filipino)** |
| মনোযোগ নামূল্যে ভাষা সহায়তা পরিষেবা এবং অন্যান্য সাহায্য আপনার জন্য উপলব্ধ। **1-844-946-8010** (TTY 711.-এ ফোন করুন। | **বাংলা** (Bengali) |
| VINI RE: Për ju disponohen shërbime asistence gjuhësore dhe ndihma të tjera falas. Telefononi **1-844-946-8010** (TTY 711). | **Shqip (Albanian)** |
| ΠΡΟΣΟΧΗ: Υπηρεσίες γλωσσικής βοήθειας και άλλα βοηθήματα είναι στη διάθεσή σας, δωρεάν. Καλέστε στο **1-844-946-8010** (TTY 711). | Ελληνικά **(Greek)** |
| توجہ فرمائیں: زبان میں معاونت کی خدمات اور دیگر معاونتیں آپ کے لیے بلا معاوضہ دستیاب ہیں۔ کال کریں **1-844-946-8010** (TTY 711). کریں | اردو **(Urdu)** |

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