

New York

Plan Name: EPO

Plan Form: NY2EYE064XLB

Plan Status: Active



| EPO | COVERAGE INFORMATION |
|---|--|
| Plan Cost-Sharing Highlights | |
| Annual Deductible | \$750 Person/ \$1,500 Family - Embedded |
| Coinsurance | 30% Person/ 30% Family |
| Annual Out-of-Pocket Maximum | \$2,000 Person/ \$4,000 Family - Embedded |
| Primary Care Physician Office Visits | \$25 copay |
| Specialist Office Visits | \$40 copay |
| Preventive & Well Care Services | |
| Well Child Care & Immunizations | |
| Adult Annual Physical | |
| Mammography | |
| Annual Pap Test & Ob/Gyn Exam | Covered in Full For a full list of covered preventive care services, visit www.mvphc.com |
| Immunizations for Adults | |
| Colonoscopy/Sigmoidoscopy Screening | |
| Bone Density Tests | |
| Physician Office Services | |
| Diagnostic Laboratory Services | Covered in Full |
| Diagnostic X-ray | PCP: \$25 copay/ Spec: \$40 copay |
| Advanced Imaging Services (CT/PET scans, MRIs) | Spec: \$40 copay/ Free-Stnd: \$40 copay |
| Rehabilitative Services (PT/OT/ST) | \$40 copay |
| Allergy Services | \$40 copay |
| Chemotherapy | \$40 copay |
| Inpatient Services - Hospital | |
| Medical/Surgical Admissions | 30% coinsurance* |
| Surgical Services | 30% coinsurance* |
| Inpatient Physical Rehabilitation | 30% coinsurance* |
| Outpatient Hospital Services | |
| Hospital Rehab Services (PT/OT/ST) | 30% coinsurance* |
| Diagnostic Laboratory Services | Covered in Full |
| Diagnostic X-ray | 30% coinsurance* |
| Advanced Imaging Services (CT/PET scans, MRIs) | 30% coinsurance* |
| Ambulatory/Outpatient Surgery | 30% coinsurance* |
| Emergency Care | |
| Emergency Room (ER) Visit | \$150 copay |
| Urgent Care Centers | \$25 copay |
| Ambulance (Emergency Medical Transportation) | 30% coinsurance* |
| Behavioral Health Services | |
| Mental Health Inpatient Hospital | 30% coinsurance* |
| Mental Health Outpatient | \$25 copay |
| Substance Abuse Inpatient Hospital | 30% coinsurance* |
| Substance Abuse Outpatient | \$25 copay |
| Residential Treatment | 30% coinsurance* |
| Psychiatry Office Visits | \$25 copay |

* Denotes that a deductible applies to this benefit

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| EPO | COVERAGE INFORMATION |
|--|--------------------------------------|
| Maternity Services | |
| Prenatal Office Visit | Covered in Full |
| Physician Delivery | 30% coinsurance* |
| Inpatient Hospital Services | 30% coinsurance* |
| Other Services | |
| Skilled Nursing Facility | 30% coinsurance* |
| Home Health Care | 30% coinsurance |
| Hospice | 30% coinsurance* |
| Durable Medical Equipment | 50% coinsurance |
| Diabetic Supplies & Equipment | \$25 copay |
| Chiropractic Benefit | \$40 copay |
| Prescription Coverage | |
| Tier 1 | Pharm: \$10 copay/ Mail: \$25 copay |
| Tier 2 | Pharm: \$30 copay/ Mail: \$75 copay |
| Tier 3 | Pharm: \$50 copay/ Mail: \$125 copay |
| Prescription Drug Deductible | None |
| Vision Care | |
| Adult Vision Care | See available Riders |
| Pediatric Vision Care | See available Riders |
| Other Plan Features | |
| Wellness Benefits | \$325 allowance |
| Plan Highlights | myVisitNow (Telemedicine) |

*** Denotes that a deductible applies to this benefit**

As an MVP member, you can be sure you'll always get the care, support, tools, and information you need. You'll have access to top-rated customer service representatives, **myVisitNowSM** – 24/7 online doctor visits, online wellness tools & activities, free Care Management programs, a 24/7 Nurse Advice Line, and more. Call us today at **1-800-TALK-MVP (825-5687)** for more information. Already an MVP member? You can call our Customer Care Center at the phone number listed on the back of your member ID card. MVP is making health insurance more convenient. More supportive. More personal.

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 plan details, 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 available in all states and counties.



Privacy Notice

MVP Health Plan Inc., MVP Health Services Corp., MVP Health Insurance Company, and Hudson Health Plan, Inc.

Effective Date

This Notice of Privacy Practices is effective as of April 1, 2014 and revised May 25, 2017.

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

MVP Health Plan, Inc., MVP Health Services Corp., MVP Health Insurance Company, and Hudson Health Plan, Inc. (collectively “MVP”) respect the confidentiality of your health information and will protect your information in a responsible and professional manner. We are required by law to maintain the privacy of your health information, provide you with this notice of our privacy practices and legal duties and to abide by the terms of this notice.

In compliance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), and state laws and regulations regarding the confidentiality of health information, MVP provides this notice to explain how we may use and disclose your health information to carry out payment and health care operations and for other purposes permitted or required by law. Health information is defined as enrollment, eligibility, benefit, claim, and any other information that relates to your past, present, or future physical or mental health.

The terms and conditions of this privacy notice supplement any other communications, policies, or notices that MVP may have provided regarding your health information. In the event of conflict between this notice and any other MVP communications, policies, or notices, the terms and conditions of this notice shall prevail.

MVP’s Duties Regarding Your Health Information

MVP is required by law to:

- Maintain the privacy of information about your health in all forms including oral, written, and electronic.
- Train all MVP employees in the protection of oral, written, and electronic protected health information (PHI).
- Limit access to MVP’s physical facility and information systems to the required minimum necessary to provide services.
- Maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard PHI.
- Notify you following a breach of unsecured health information.
- Provide you with this notice of our legal duties and health information privacy rules.
- Abide by the terms of this notice.

We reserve the right to change the terms of this notice at any time, consistent with applicable law, and to make those changes effective for health information we already have about you. Once revised, we will advise you that the notice has been updated, provide you with information on how to obtain the updated notice, and will post it on mvphealthcare.com.

How We Use or Disclose Your Health Information

As a member, you agree to let MVP share information about you for treatment, payment, and health care operations. The following are ways we may use or disclose your health information.

For treatment. We may share your health information with a physician or other health care

provider in order for them to provide you with treatment.

For payment. We may use and/or disclose your health information to collect premium payments, determine benefit coverage, or to provide payment to health care providers who render treatment on your behalf.

For health care operations. We may use or disclose your health information for health care operations that are necessary to enable us to arrange for the provision of health benefits, the payment of health claims, and to ensure that our members receive quality service. For example, we may use and disclose your health information to conduct quality assessment and improvement activities (including, e.g., surveys), case management and care coordination, licensing, credentialing, underwriting, premium rating, fraud and abuse detection, medical review, and legal services. We will not use or disclose your health information that is genetic information for underwriting purposes. We also use and disclose your health information to assist other health care providers in performing certain health care operations for those health care providers, such as quality assessment and improvement, reviewing the competence and qualifications of health care providers, and conducting fraud detection or investigation, provided that the information used or disclosed pertains to the relationship you had or have with the health care provider.

Health-related benefits and services. We may use or disclose your health information to tell you about alternative medical treatments and programs, or about health-related products and services that may be of interest to you.

Disclosures to a business associate. We may disclose your health information to other companies that perform certain functions on our behalf. These companies are called Business Associates. These Business Associates must agree in writing to protect your privacy and follow the same rules we do.

Disclosures to a plan sponsor. We may disclose limited information to the plan sponsor of your

group health plan (usually your employer) so that the plan sponsor may obtain premium bids, modify, amend, or terminate your group health plan and perform enrollment functions on your behalf.

Disclosures to a third party representative. We may disclose to a Third Party Representative (family member, relative, friend, etc.) health information that is directly relevant to that person's involvement with your care or payment for care if we can reasonably infer that the person is involved in your care or payment for care and that you would not object.

Email communications to you. You agree that we may communicate via email with you regarding insurance premiums or for other purposes relating to your benefits, claims, or our products/services and that such communications (utilizing encryption software for our email transmissions) may contain confidential information, protected health information, or personally identifiable information.

Disclosures authorized by you. Except for the scenarios described in this notice, HIPAA prohibits the disclosure of your health information without first obtaining your authorization. MVP will not use or disclose your health information to engage in marketing, other than face to face communications, the offering of a promotional gift, or as set forth in this notice, unless you have authorized such use or disclosure. MVP will not use or disclose your health information for any reason other than those described above, unless you have provided authorization. We can accept an Authorization to Disclose Information form if you would like us to share your health information with someone for a reason we have not stated above. Using this form, you can designate whom you would like us to share information with, what information you would like us to share, and how long you want us to be able to share your information with that individual. A copy of this form is available by calling the MVP Customer Care Center or at mvphealthcare.com. You must complete this form and send it to the address or fax it to the fax number on the form. You can cancel this Authorization at any time in writing and per the requirements on the form.

Special Use and Disclosure Situations

Under certain circumstances, as required by law, MVP would be required to share your information without your permission. Some circumstances include the following.

Uses and Disclosures required by law. We may use and disclose health information about you when we are required to do so by federal, state, or local law.

Public health. We may disclose your health information for public health activities. These activities include preventing or controlling disease, injury, or disability; reporting births or deaths; or reporting reactions to medications or problems with medical products, or to notify people of recalls of products they have been using.

Health oversight. We may disclose your health information to a health oversight agency that monitors the health care system and government programs for designated oversight activities.

Legal proceedings. We may disclose your health information in the course of any judicial or administrative proceeding, in response to an order of a court or administrative tribunal (to the extent such disclosure is expressly authorized) and, in certain situations, in response to a subpoena, discovery request, or other lawful process.

Law enforcement. We may disclose your health information, so long as applicable legal requirements are met, for law enforcement purposes.

Abuse or neglect. We may disclose your health information to a public health authority, or other government authority authorized by law to receive reports of child abuse, neglect, or domestic violence consistent with the requirements of applicable federal and state laws.

Coroners, funeral directors, and organ donation. We may disclose your health information to a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also disclose your health information to funeral directors as necessary to carry out their duties. If you are an organ donor, we may release

your health information for procurement, banking, or transplantation.

Research purposes. In certain circumstances, we may use and disclose your health information for research purposes.

Criminal activity. We may disclose your health information when necessary to prevent or lessen serious and imminent threat to the health and safety of a person or the public.

Military activity. We may disclose your health information to authorized federal officials if you are a member of the military (or a veteran of the military).

National security. We may disclose your health information to authorized federal officials for national security, intelligence activities, and to enable them to provide protective services for the President and others.

Workers' compensation. We may disclose your health information as authorized to comply with workers' compensation laws and other similar legally-established programs.

What Are Your Rights?

The following are your rights with respect to your health information. Requests for restrictions, confidential communications, accounting of disclosures, amendments to your health information, to inspect or copy your health information, or questions about this notice can be made by using the Contact Information below.

Right to request restrictions. You have the right to request a restriction or limitation on your health information we disclose for payment or health care operations. You also have the right to request a limit on the information we disclose about your health to someone who is involved in your care or the payment for your care, like a family member, relative, or friend. While we will try to honor your request, we are not legally required to agree to restrictions or limitations. If we agree, we will comply with your request or limitations except in emergency situations.

Right to request confidential communications. You have the right to request that we communicate with you about your health information in a certain way or at a certain location if the disclosure of information could endanger you. We will require the reason for the request and will accommodate all reasonable requests.

Right to an accounting of disclosures. You have the right to request an accounting of disclosures of your health information made by us other than those necessary to carry out treatment, payment, and health care operations, disclosures made to you or authorized by you, or in certain other situations.

Right to inspect and obtain copies of your health information. You have the right to inspect and obtain a copy of certain health information that we maintain. In limited circumstances, we may deny your request to inspect or obtain a copy of your health information. If we deny your request, we will notify you in writing of the reason for the denial and if applicable the right to have the denial reviewed.

Right to amend. If you feel that the health information we maintain about you is incomplete or inaccurate, you may ask us to amend the information. In certain circumstances we may deny your request. If we deny the request, we will explain your right to file a written statement of disagreement. If we approve your request, we will include the change in your health information and tell others that need to know about your changes.

Right to a copy of the notice of privacy practices. You have the right to obtain a copy of this notice at any time.

Exercising Your Rights

Unless you provide us with a written authorization, we will not use or disclose your health information in any manner not covered by this notice. If you authorize us in writing to use or disclose your health information in a manner other than described in this notice, you may revoke your authorization, in writing, at any time. If you revoke your authorization, we will no longer use or disclose your health

information for the reasons covered by your authorization; however, we will not reverse any uses or disclosures already made in reliance on your authorization before it was revoked.

You have a right to receive a paper copy of this notice at any time. You can also view this notice at mvphealthcare.com.

If you believe that your privacy rights have been violated, you may file a complaint by contacting an MVP Customer Care Representative at the address or phone number indicated in the Contact Information below.

You may also file a complaint with the Secretary of the U.S. Department of Health and Human Services. Complaints filed directly with the Secretary must: (1) be in writing; (2) contain the name of the entity against which the complaint is lodged; (3) describe the relevant problems; and (4) be filed within 180 days of the time you became or should have become aware of the problem. We will provide you with this address upon request.

We Will Not Take Any Action Against You for Filing a Complaint

We will not retaliate in any way if you choose to file a complaint in good faith with us or with the U.S. Department of Health and Human Services. We support your rights to the privacy of your medical information.

Contact Information

MVP Medicaid Customer Care Center
1-800-852-7826 (TTY 1-800-662-1220)

MVP Medicare Customer Care Center
1-800-665-7924 (TTY 1-800-662-1220)
Customer Care Center for All Other MVP Members
1-888-687-6277 (TTY 1-800-662-1220)

Mail all written communications to:
MVP CUSTOMER CARE CENTER
PO BOX 2207
SCHENECTADY NY 12301-2207



The doctor can see you now.

Join thousands of MVP Health Care[®] members who use **myVisitNow[®]**. Access 24/7 adult and pediatric urgent care and convenient, self-scheduled appointments with psychiatrists, behavioral health specialists, nutrition and diet specialists, and lactation consultants.

myVisitNow offers members:

Convenience. Have your visit at home, on-the-go, or anywhere from your smartphone, tablet, or computer with a webcam.

Confidentiality. Visits are HIPAA*-compliant, allowing you to meet safely and securely.

Availability. See an urgent care doctor within minutes, or self-schedule same- or next-day appointments.

Affordability. Co-pays will be the same as a sick visit to your Primary Care Physician (PCP). If you have a plan where the benefit is subject to the deductible, and have not met your annual deductible, you can save on out-of-pocket costs. To view costs specific to your health plan, *Log In* at **myvisitnow.com** or refer to your plan's Certificate of Coverage.

Use myVisitNow for non-emergency[†] situations when you:

- Can't fit an appointment into your busy schedule
- Are traveling
- Need access to care for your children
- Feel too sick to drive
- Can't access your Primary Care Physician (PCP)

See reverse for steps on how to get started.



*HIPAA (Health Insurance Portability and Accountability Act of 1996) is United States legislation that provides data privacy and security provisions for safeguarding medical information.

[†]myVisitNow is not for life-threatening or emergency situations.



Getting started is easy.

Complete the registration form at myvisitnow.com and select *Sign Up*.

You'll be asked to provide basic information, such as your *Current Location*, *date of birth*, and *MVP Subscriber ID*. Once your health insurance information is verified, your account will be created.

Dependent and Spouse Registration

Dependents over the age of 18, including your spouse, must create their own account for claims to accurately process.

To register a dependent under the age of 18 on your account, *Log In* at myvisitnow.com, and choose *My Account*. Select *My Children*, then *Add*.

To register, your dependent(s) and spouse must use their MVP Member ID number.

Now, schedule your visit!

1 Choose the type of visit you want and select a provider.

Using your smartphone, tablet, or computer with a webcam, you'll be face-to-face with a health care professional within minutes or be able to schedule your visit, depending on the service selected.

2 Provide payment information.

Prior to your visit, you'll be presented with the appropriate cost. Simply provide your credit/debit card information and authorize payment.

3 Look for your visit summary and Explanation of Benefits (EOB).

After your appointment you'll receive a visit summary, which includes your diagnosis, treatment recommendations, and a prescription, if necessary. Share the visit summary with your PCP so he/she is informed of your health history. A claim will automatically be generated and sent to MVP for processing. Once the claim is processed, you'll receive an EOB.

myVisitNow services:

24/7 Adult
Urgent Care

Psychiatry

24/7 Pediatric
Urgent Care

Nutrition
& Diet

Behavioral
Health Therapy

Lactation
Consultations



Download the free **myVisitNow** mobile app from the App Store® or Google Play™



Trouble logging in or have program questions?
Call myVisitNow Support at 1-855-666-9557.



Billing or claims questions?
Call the MVP Customer Care Center phone number on the back of your MVP Member ID card.



myVisitNow from MVP Health Care is powered by American Well. Regulatory restrictions may apply.

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 available in all states and counties.

MVP Health Care® Pharmacy Benefits Overview



Your MVP Health Care pharmacy benefits cover thousands of medications on the MVP approved drug list. Choose from thousands of participating pharmacies, or take advantage of convenient mail and specialty pharmacy services through CVS Caremark®, our Pharmacy Benefit Manager. Generally, benefits are available for up to a 30-day supply of medically necessary prescription medications at a participating local retail pharmacy and may allow up to a 90-day supply through CVS Caremark Mail Service Pharmacy.

The MVP Prescription Drug Formulary

The MVP Formulary is our approved list of covered medications that are proven safe and effective, and provide clinical value to treat your condition. The Formulary also lists medications that require prior authorization, are subject to step therapy* or quantity limits, or are available through mail delivery. For a list of medications that are excluded from coverage and require prior authorization, visit mvpharmacy.com.

Formulary Co-Pays

The Formulary is divided into tiers to make it easier for you and your doctor to choose the most appropriate, lowest cost drug. Check your prescription drug rider, schedule, or summary plan description to find out your co-pay for each tier.

- **Tier 1**—With the lowest co-pay, drugs in Tier 1 generally include FDA-approved generic drugs that are as safe and effective as their brand-name counterparts.
- **Tier 2**—At a mid-range co-pay, these are preferred brand-name drugs and also may include generics.
- **Tier 3**—This highest co-pay tier includes brand-name drugs and new drugs that are in the review process.

Brand/Generic Difference Program

FDA-approved generic drugs have a lower co-pay **and** offer the same clinical benefits as the brand-name drug. If you and your doctor determine that you must use the brand-name drug, you may be responsible for the generic co-pay plus the difference in cost between the generic and the brand-name drug.

Make the Most of your Pharmacy Benefits



Sign in at mvpharmacy.com and select Pharmacy (CVS Caremark).



*In some cases, MVP may require you to first try one drug to treat your medical condition before covering another drug for that condition.

CVS Caremark

CVS Caremark is MVP's Pharmacy Benefit Manager for retail, specialty, and mail service prescription drug coverage.

Information at Your Fingertips

Find online resources to help you better understand your prescription drug plan and benefits as well as stay up to date on prescription costs and other important health and wellness resources. Look up specific drugs, drug interactions, and possible side effects, and also find out if you can save money using a generic medication.

Specialty Medications

CVS Specialty® dispenses injectable and oral medications that treat specialty conditions or are high cost, and provides these valuable services:

- Education and support for complex medical conditions. Pharmacy-trained clinical teams, which include pharmacists and nurses, answer patient and physician questions about medications.
- Ancillary supplies, such as syringes and needles, are provided at no additional cost.
- Medications delivered using the best method to help ensure the product arrives safely.

To learn how to order a prescription or to see if a medication is available through the specialty pharmacy, visit mvphealthcare.com and select *Members*, then *Prescription Benefits*. You can also check with your local retail CVS Pharmacy to see if your specialty medication is available.

Mail Service Pharmacy

If your benefit allows, maintenance medications that are taken on a regular basis are available by mail service. Save time and money when you buy these drugs in larger quantities and have them delivered right to your door. Your co-pay for a 90-day supply of medication will generally be less than going to a local retail pharmacy monthly for the same amount of medication.



If you have Questions about your Prescription Drug Benefit, please contact the MVP Customer Care Center at the phone number shown on the back of your MVP Member ID card.



This is a summary of certain general aspects of MVP Health Care Prescription Drug Benefits, which may vary by employer plan, product, or service area. Check with your employer for details. Consult your plan documents for a complete list of covered benefits, limitations, and exclusions. Formulary information is available by calling the MVP Customer Care Center. Pharmacies and physicians participating in our network and mail order vendors are independent contractors and are neither employees nor agents of MVP Health Care or its affiliates. This summary is not an offer of coverage. If there are any differences between the information contained herein and a specific plan document, the plan document will be controlling.

CVS Caremark employees are trained regarding the appropriate way to handle your private health information. 106-46430A 081418

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MVP Members Save at CVS Pharmacy!



Save 20% In Store and Online

If you have prescription benefits from MVP Health Care®, you're automatically eligible for a special discount at all CVS Pharmacy stores—saving you 20% on CVS Pharmacy brand health-related items, every time you shop.*

- **Save 20% on thousands of CVS Pharmacy brand health-related products** including over-the-counter medications (allergy, cold and flu, pain relievers, etc.), contact lens solution, first aid, and oral hygiene products.†
- Use your discount at any CVS Pharmacy location or online at cvs.com.
- This program is included with most MVP prescription plans at no additional cost to you.

Do you already have a CVS Caremark ExtraCare® card?

Save time and money—transfer your current CVS Caremark ExtraCare card account information to your new ExtraCare Health card. Visit cvs.com/extracarehealth or call **1-888-543-5938** Monday–Friday, 8:30 am–7 pm Eastern Time.

Online and On-the-Go with MVP and CVS Caremark

Your MVP membership comes with a variety of online tools to help you with your prescription drug benefits. *Sign In* to your member account at mvphealthcare.com and select *Pharmacy (CVS Caremark)*.

Learn More about Your Prescription Drug Plan

Stay up-to-date on medication costs, manage your personal health and wellness information, and search for generic medication alternatives to save money.

Find Ways to Save

From using generic medicines to setting up mail order service for maintenance medications, you can choose the right ways to save money based on your plan and prescriptions.

Order Prescriptions

Purchase qualified maintenance drugs—at a savings to both you and MVP—and have them delivered right to your door. Use the *Find a Pharmacy* tool at mvphealthcare.com to locate participating pharmacies near your home or within a specific zip code.

Get information About Medications

Learn more about specific drug interactions and possible side effects.

Download the CVS Caremark Mobile App

- Refill and renew mail service prescriptions.
- Identify unknown pills with the Pill Identifier.
- Check for drug interactions among medications.
- Check order status and prescription history.
- Check drug coverage and cost.
- Find local pharmacies.

For more about the CVS Caremark mobile app, visit caremark.com/mobile.



*The 20% discount is restricted to items purchased for the cardholder, spouse, or dependents.

†Excludes prescriptions, alcohol, tobacco, lottery tickets, postage stamps, gift cards, money orders, pre-paid cards, and photofinishing, and are not valid on other items reimbursed by a governmental program. Some exclusions apply. Not available with all plans.

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Formulary Information



The MVP Prescription Drug Formulary contains an approved list of thousands of drugs, both generic and name brand, that are covered by an MVP plan with prescription drug benefits.

For the most up-to-date Formulary, visit mvphealthcare.com and select Members, then Prescription Benefits, or call the MVP Customer Care Center at the phone number on the back of your MVP Member ID card.

WellBeing Rewards

Your path to being well.



MVP Health Care® is committed to helping you along your path to better health. We've expanded our focus to include a variety of factors that contribute to overall well-being, giving you more ways to be rewarded for making healthy choices.

New for 2019! WellBeing Rewards: Up to \$325 in Reimbursements and Earnable Rewards

Receive \$125 in Healthy Lifestyle Credits.

MVP will reimburse members up to \$125 per contract, per calendar year, for healthy weight support programs, youth sports and fitness, gym and fitness club memberships, massage therapy, and tobacco cessation courses.



Earn up to \$200 more!

| Activity and Maximum Points You Can Earn | |
|---|-------------|
| Personal Health Assessment (PHA) | Required 50 |
| MVP Sponsored On-Site Screening or Health Risk Screening Form | 100 |
| Email/Text Sign Up | 10 |
| Online Classes (10 points each; maximum of five) | 50 |
| Online Attestations | 100 |
| Preventive Screening | 50 |
| Social | 10 |
| Surroundings | 10 |
| Physical | 10 |
| Financial | 10 |
| Mind & Spirit | 10 |
| MVP Quarterly Well-Being Challenges | 100 |
| First Quarter | 25 |
| Second Quarter | 25 |
| Third Quarter | 25 |
| Fourth Quarter | 25 |
| Healthyroads Connected!® Activity Tracking (per year maximum) | 200 |
| 225,000 Steps per Month | 50 |
| 175,000 Steps per Month | 35 |
| 100,000 Steps per Month | 25 |
| myVisitNow® Registration | 25 |

If your plan includes Telephonic Lifestyle Coaching, you can earn an additional 100 points for every two sessions.

myVisitNow is a covered benefit on all fully-insured plans. Members on self-insured plans can confirm with their employer if **myVisitNow** is a covered benefit.

All points must be redeemed by December 31, 2019 or they will be forfeited for that calendar year.

Online Tools Help You Stay on Track

Get Connected

Sync your account to a variety of popular wearable fitness devices and apps* to track your activity and keep a gauge on your health—online, anytime. The more active you are, the more rewards you can earn!

One step is equal to one Movement Merit. You can also earn 5,000 Movement Merits when you check in at a fitness center for a 30-minute workout.



Sign In at mvphc.com and select the *Your Wellness Starts Here* icon to access your wellness homepage.

From your wellness homepage, select *My Health*, then *Connected!*, then *Manage Apps/Devices* to find your wearable fitness device/app on the list. You must connect to the manufacturer's website and grant permission for activity data to be shared to your account. Once completed, you'll be returned to your account page and you will see a message that the connection is successful.

Check In

Track your physical activity and earn WellBeing Rewards points by logging workout sessions at more than 41,000 fitness centers and select YMCAs nationwide. To participate, download the Healthyroads CheckIn!® App from the App Store® or Google Play™.

Then, visit healthyroads.com to set up a username and password, or use your Healthyroads® username and password to Sign In to the Healthyroads CheckIn! App. When you open the app, a list of participating fitness centers/YMCAs in a 100-meter radius will appear. Confirm your location and select *Check in now* to begin timing your workout.

Challenge Yourself

Earn WellBeing Rewards points by participating in quarterly challenges specific to the five dimensions of well-being—Social, Surroundings, Physical, Financial, and Mind & Spirit. You can also create your own individual or team competition, or use one that's already set up and take on *Today's Challenge*.

Know Your Numbers

Take the online Personal Health Assessment (PHA), a short survey that helps you identify potential health risks. It will help you start thinking about the kinds of ways you can take steps toward a healthier lifestyle. You can find the PHA right on your WellBeing Rewards homepage.

Make It Count

Have you participated in a volunteer opportunity, walked around your neighborhood, met with a financial advisor to talk about your goals, or taken a break from social media? Log your healthy lifestyle activities and experiences to show that you are taking the right steps to create a better well-being. Plus, each completed WellBeing Rewards Attestation is more points toward your total rewards!

myVisitNow—Online Doctor Visits

By registering for **myVisitNow**, you can earn points for being prepared for when you may need care. Join thousands of MVP members who use **myVisitNow** for 24/7 adult and pediatric urgent care, visits with psychiatrists and behavioral health specialists, diet and nutrition consultations, and lactation consultations.

Points awarded for **myVisitNow** registration may take up to four weeks to process, so make sure you register by December 1, 2019.

If you have already registered for **myVisitNow**, points will automatically load into your WellBeing Rewards account.



To learn more or to get started, Sign In to mvphc.com, then choose the *Your Wellness Starts Here* icon.

*The Healthyroads program and MVP do not cover the cost of wearable fitness devices/apps. The Healthyroads program is provided by American Specialty Health Management, Inc., a subsidiary of ASH. Healthyroads and Healthyroads CheckIn! are federally registered trademarks of ASH and used with permission herein. Other names and logos may be trademarks of their respective owners.

myVisitNow from MVP Health Care is powered by American Well. Regulatory restrictions may apply.

Healthyroads, a well-being program operated by American Specialty Health Management, Inc., (ASH Management), may use and/or provide your plan sponsor/employer, or other entities that have contracted with your plan sponsor/employer to administer your plan, with information (such as program activity points) involving your participation in our programs so that your plan sponsor/employer or its contracted entity can administer the applicable incentive program. ASH Management may also use personal information obtained from your participation in our programs to provide you with other Healthyroads services on behalf of your plan sponsor/employer. By participating in this program you acknowledge that ASH Management may use and/or provide this information as stated above.

Your employer is committed to helping you achieve your best health status. Rewards for participating in a wellness program are available to all participating employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact your location HR representative and they will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status. Incentives may be taxable income that you are responsible to report.

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 available in all states and counties.



Take Control of Your Health Care With the Treatment Cost Calculator

Powered by IBM Watson Health™

Health care costs for the same service can vary significantly within the same market.

MVP Health Care® makes it easy for you to compare these costs, navigate your options, and better manage your care—all from the convenience of a computer, tablet, or smartphone.

With the Treatment Cost Calculator, you can:

- Access cost estimates for hundreds of medical treatments and services
- Compare costs from different providers and types of facilities in your area
- Estimate out-of-pocket costs
- Research and plan your health care expenses



The Treatment Cost Calculator is available free to MVP members.

Visit mvphealthcare.com and Sign In/Register, then select *Treatment Cost & Provider Quality*, then *Treatment Cost Calculator*, or use the **myMVP** mobile app.

See other side for a simple guide to using the Treatment Cost Calculator. >

Log Out
at HOME OF MY BENEFIT DETAILS

Welcome.

Find cost estimate by

Treatment Physician Medical Facility

From 425 State Street, Schenectady, NY 12305 Change

5 miles From 425 State Street, Schenectady, NY 12305 Change

SEARCH

Browse by

Health Topics A-Z List of Everything Diseases & Conditions

Diagnostic Tests & X-ray Lab Tests Outpatient Procedures

Inpatient Procedures Office Visits

Office Visits Vaccines & Immunizations

Popular Searches

Pregnancy Baby Delivery

Colonoscopy Office Visit, Established Patient

Knee Surgery MRI

Back Surgery CT Scan

X-Ray

My Benefit Summary

Health Plan: HDP Plan mVISA

| Deductible | Out-of-Pocket Max |
|------------|-------------------|
| \$2,000 | \$4,500 |
| \$1,106 | \$1,106 |
| \$84 | \$3,394 |

Tips on keyword search... 1 of 2

As you enter search terms, you'll see a list of services that match what you're typing.

How We Calculate Your Cost Estimates

Your Benefits + Local Costs = Your Estimate

Your healthcare coverage, remaining deductible, and remaining out-of-pocket for the year.

Average cost of medical treatments in your area.

Your estimated out-of-pocket expense.

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 available in all states and counties.

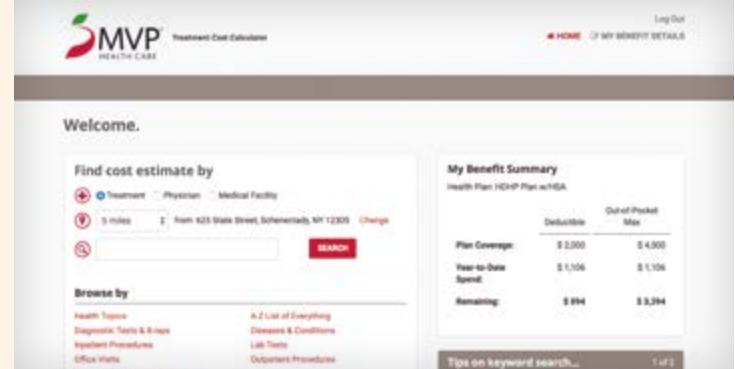
MVPCOMM0015 (Revised 05/2018) ©2018 MVP Health Care, Inc.

Know your options and choose the one that makes sense for you.

STEP
1

Search

for a medical treatment, physician, or facility



Welcome.

Find cost estimate by

Treatment Physician Medical Facility

5 miles From 423 State Street, Schenectady, NY 12305 Change

SEARCH

Browse by

Health Topics A-Z List of Everything Diseases & Conditions Lab Tests Outpatient Procedures

My Benefit Summary

Health Plan: HDP Plan w/HSA

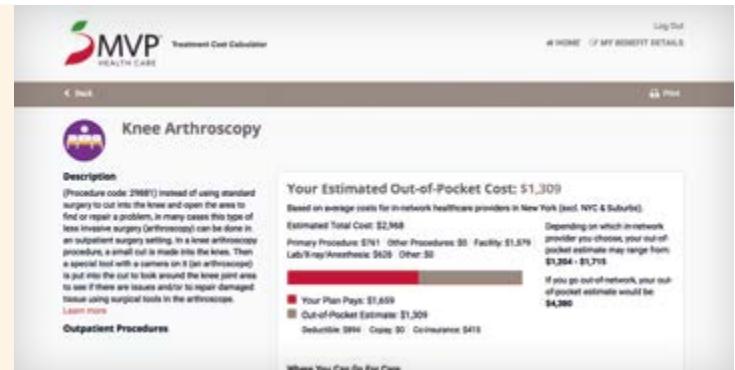
| Defective | Out-of-Pocket Max |
|-----------|-------------------|
| \$2,000 | \$4,000 |
| \$1,106 | \$1,106 |
| \$194 | \$3,334 |

Tips on keyword search... 1 of 1

STEP
2

Review

an estimate of your costs
(based on your health plan
benefits and provider network)



Knee Arthroscopy

Description

(Procedure code 29881) Instead of using standard surgery to cut into the knee and open the area for a look, arthroscopy uses many smaller cuts and less invasive surgery setting. In a knee arthroscopy procedure, a small cut is made into the knee. Then a special tool with a camera on it (an arthroscope) is put into the cut to look around the knee joint area to see if there are issues and/or to repair damaged tissue and surgical tools in the arthroscopic. [Learn more](#)

Outpatient Procedures

Your Estimated Out-of-Pocket Cost: \$1,309

Based on average costs for in-network healthcare providers in New York (excl. NYC & Suburb).

Estimated Total Cost: \$2,688

Primary Procedure: \$1,106 Other Procedure: \$0 Facility: \$1,579

Labs/X-ray/Anesthesia: \$426 Other: \$0

\$1,204 - \$1,715

If you go out-of-network, your out-of-pocket estimate would be \$4,280

Your Plan Pays: \$1,659

Out-of-Pocket Estimate: \$1,309

Insurance: \$990 Copay: \$0 Concession: \$416

Where You Can Go For Care

STEP
3

Identify

doctors, hospitals, and
clinics nearby

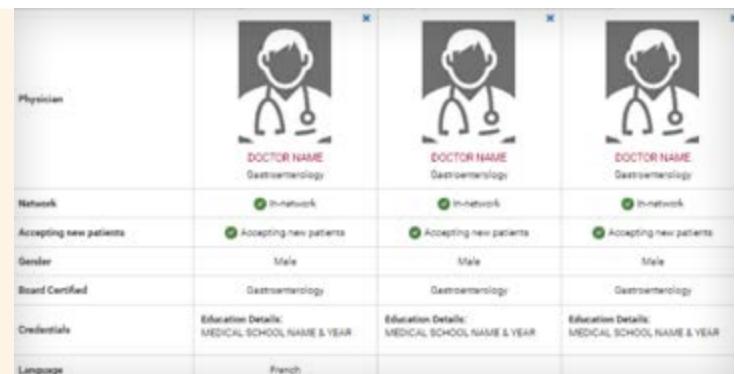


| DOCTOR NAME | In-network | Ambulatory Surgical Center | Out-of-Pocket Estimate: |
|---|------------|----------------------------|--|
| Gastroenterology Board Certified | | | \$772 Estimated Total Cost: \$1,858 |
| Location | | | Compare |
| GROUP PRACTICE NAME STREET ADDRESS CITY STATE ZIP 3.9 Miles Map/Directions | | | |
| DOCTOR NAME | In-network | Outpatient Hospital | Out-of-Pocket Estimate: |
| Gastroenterology Board Certified | | | \$1,084 Estimated Total Cost: \$1,420 |
| Location | | | Compare |
| GROUP PRACTICE NAME STREET ADDRESS CITY STATE ZIP 3.9 Miles Map/Directions | | | |
| DOCTOR NAME | In-network | Ambulatory Surgical Center | Out-of-Pocket Estimate: |
| Gastroenterology Board Certified | | | \$772 Estimated Total Cost: \$1,858 |
| Location | | | Compare |
| GROUP PRACTICE NAME STREET ADDRESS CITY STATE ZIP 3.9 Miles Map/Directions | | | |
| DOCTOR NAME | In-network | Ambulatory Surgical Center | Out-of-Pocket Estimate: |
| Gastroenterology Board Certified | | | \$1,084 Estimated Total Cost: \$1,420 |
| Location | | | Compare |
| GROUP PRACTICE NAME STREET ADDRESS CITY STATE ZIP 3.9 Miles Map/Directions | | | |

STEP
4

Compare

cost estimates by doctor
or facility



| Physician | DOCTOR NAME Gastroenterology | DOCTOR NAME Gastroenterology | DOCTOR NAME Gastroenterology |
|------------------------|---|---|---|
| Network | In-network | In-network | In-network |
| Accepting new patients | Accepting new patients | Accepting new patients | Accepting new patients |
| Gender | Male | Male | Male |
| Board Certified | Gastroenterology | Gastroenterology | Gastroenterology |
| Credentials | EDUCATION DETAILS: MEDICAL SCHOOL NAME & YEAR | EDUCATION DETAILS: MEDICAL SCHOOL NAME & YEAR | EDUCATION DETAILS: MEDICAL SCHOOL NAME & YEAR |
| Language | French | | |

Questions? We're here to help.

Call 1-800-TALK-MVP (825-5687) Or visit mvphealthcare.com

