

MVP Premier Gold 2	COVERAGE INFORMATION
Plan Cost-Sharing Highlights	
Annual Deductible	\$650 Person/\$1,300 Family - Embedded
Coinsurance	As Noted Below
Annual Out-of-Pocket Maximum	\$5,000 Person/\$10,000 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.mvphealthcare.com
Immunizations for Adults	
Colonoscopy/Sigmoidoscopy Screening	
Bone Density Tests	
Physician Office Services	
Diagnostic Laboratory Services	PCP: \$25 copay/Spec: \$40 copay*
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)	\$30 copay*
Allergy Services	\$40 copay*
Chemotherapy	\$25 copay*
Inpatient Services - Hospital	
Medical/Surgical Admissions	\$1,000 copay*
Surgical Services	\$100 copay*
Inpatient Physical Rehabilitation	\$1,000 copay*
Outpatient Hospital Services	
Hospital Rehab Services (PT/OT/ST)	\$30 copay*
Diagnostic Laboratory Services	\$40 copay*
Diagnostic X-ray	\$40 copay*
Advanced Imaging Services (CT/PET scans, MRIs)	\$40 copay*
Ambulatory/Outpatient Surgery	\$100 copay*
Emergency Care	
Emergency Room (ER) Visit	\$150 copay*
Urgent Care Centers	\$60 copay*
Ambulance (Emergency Medical Transportation)	\$150 copay*
Behavioral Health Services	
Mental Health Inpatient Hospital	\$1,000 copay*
Mental Health Outpatient	\$25 copay
Substance Abuse Inpatient Hospital	\$1,000 copay*
Substance Abuse Outpatient	\$25 copay
Residential Treatment	\$1,000 copay*
Psychiatry Office Visits	\$25 copay

* Denotes that a deductible applies to this benefit



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Maternity Services	
Prenatal Office Visit	Covered in Full
Physician Delivery	\$100 copay*
Inpatient Hospital Services	\$1,000 copay*
Other Services	
Skilled Nursing Facility	\$1,000 copay*
Home Health Care	\$25 copay*
Hospice	Inpt: \$1,000 copay* / Outpt: \$25 copay*
Durable Medical Equipment	20% coinsurance*
Diabetic Supplies & Equipment	\$25 copay*
Chiropractic Benefit	\$40 copay*
Prescription Coverage	
Tier 1	Pharm: \$10 copay/Mail: Not covered
Tier 2	Pharm: \$40 copay/Mail: Not covered
Tier 3	Pharm: \$80 copay/Mail: Not covered
Prescription Drug Deductible	None
Vision Care	
Adult Vision Care	Not covered
Pediatric Vision Care	\$25 copay*
Other Plan Features	
Wellness Benefits	\$125 allowance
Plan Highlights	Telemedicine, 3 PCP visits w/ no ded, \$125 in wellness benefits

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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 **DiscoverMVP.com**.

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