

Welcome to

# MVP Health Care<sup>®</sup>



**MARVELL**<sup>™</sup>

October 2020



Thank you for joining us!  
You will be entered into a  
raffle to win a fitness gift  
basket from MVP Health  
Care® for attending this  
presentation today.

**FITNESS Gift Basket  
includes:**

Duffle Bag, Fitness Kit, Gym  
Towel, Water Bottle, Fitness  
Journal, Running Hat,  
Running Belt, Yoga Mat  
and MVP Team Shirt.



Your health plan is one of the most important decisions you'll make this year.

**Now, more than ever,  
we have you covered.**

# MVP's Response to COVID-19

During 2020, MVP took action to help ensure our members had the care they needed. This included:

- Providing immediate access to \$0 telemedicine services and adding this as a new benefit for 2021
- Waiving member cost shares for COVID-19 treatment and testing during the State of Emergency
- Proactively outreaching our most vulnerable members
- Early prescription refills for 30-day supplies

The health and well-being of our members remains our top priority.

For the most current information visit [mvphealthcare.com/COVID19](https://mvphealthcare.com/COVID19).

# What is my plan option?

# Plan Option – MVP PPO

Deductible	Out-of-Pocket Max	Co-Pay/ Co-Insurance	Prescription Coverage
<p><b>IN-NETWORK</b></p> <ul style="list-style-type: none"> <li>• Family \$2,500 (Embedded)</li> <li>• Individual \$1,000</li> </ul> <p><i>In-network deductible applies to inpatient/outpatient Hospital (except ER), high tech imaging and ambulance</i></p> <p><b>OUT-OF-NETWORK</b></p> <ul style="list-style-type: none"> <li>• Family \$13,000</li> <li>• Individual \$6,500</li> </ul>	<p><b>IN-NETWORK</b></p> <ul style="list-style-type: none"> <li>• Family \$7,500 (Embedded)</li> <li>• Individual \$3,000</li> </ul> <p><b>OUT-OF-NETWORK</b></p> <ul style="list-style-type: none"> <li>• Family \$26,000</li> <li>• Individual \$13,000</li> </ul>	<ul style="list-style-type: none"> <li>• PCP \$30</li> <li>• Specialist \$50</li> <li>• ER \$200</li> <li>• Lab \$0</li> <li>• DME 20%</li> <li>• Co-insurance In-network 15%</li> </ul> <p><i>Applies to in-network Services subject to deductible and co-insurance</i></p> <ul style="list-style-type: none"> <li>• Co-insurance Out-of-network 40% coinsurance after deductible</li> </ul>	<ul style="list-style-type: none"> <li>• Tier 1 \$5</li> <li>• Tier 2 \$20</li> <li>• Tier 3 \$40</li> </ul> <p>Mail order - 2.5 copays for 90-day supply</p> <ul style="list-style-type: none"> <li>• Tier 1 \$12.50</li> <li>• Tier 2 \$50.00</li> <li>• Tier 3 \$100</li> </ul>

Is my doctor in network?

## We Have Thousands of Doctors in Network ...

MVP's regional network includes 51,000 providers and 2,200 facilities in New York and Vermont.

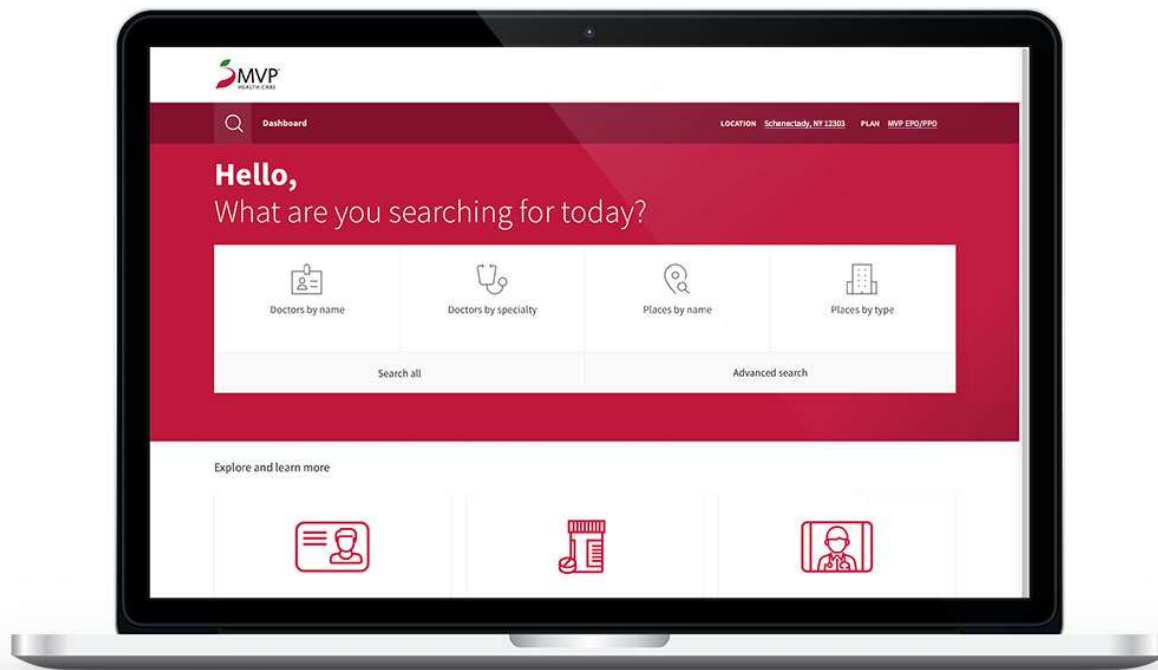
Most plans have access to a national network of more than one million providers through our Cigna alliance.





## ... And, We've Made it Easy to Find Them

Use our search tool to discover if a provider, lab, or facility is part of our network at [mvphealthcare.com/findadoctor](https://mvphealthcare.com/findadoctor). Watch a short video online for more information about how to use the tool.



# Preferred Providers Save You Money

without compromising quality of care.

Laboratory Service

Radiology Service

Ambulatory/Outpatient Surgery Service

**Pay as little as \$0!** When you choose a preferred provider, you save on out-of-pocket costs until your deductible is met. Then, medically necessary services are covered in full.

You can find a list of preferred providers within the [Find a Doctor Tool](#).





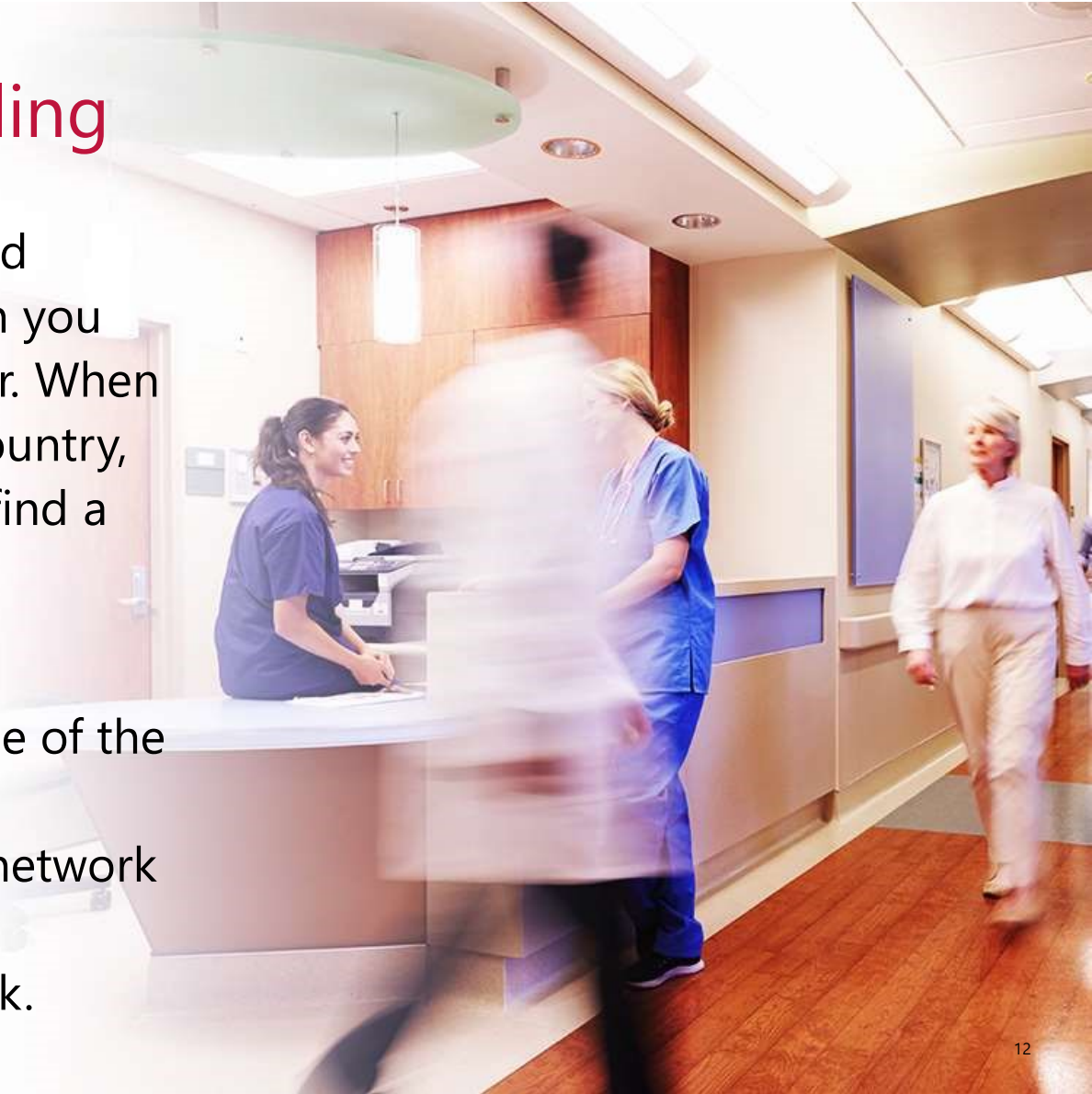
# \$0 Telemedicine Services

Your plan gives you access to \$0 telemedicine services for all urgent care, behavioral health, nutrition, physical therapy, and emergency room evaluation and coordination needs.

## When You are Traveling

You pay a lower deductible and out-of-pocket maximum when you choose an in-network provider. When you are traveling within the country, use the Find a Doctor tool to find a nearby participating provider whenever possible.

When you are traveling outside of the country, your plan will cover emergency services at the in-network benefit level, even if you see a provider that is out-of-network.



Are my prescriptions covered?

# MVP Partners with CVS Caremark®

Your pharmacy benefits cover thousands of medications on the MVP approved drug list (also called The Formulary).



To find out if a drug will be covered by your MVP plan, visit [mvphealthcare.com](https://mvphealthcare.com) select *Members*, then *Prescription Benefits* or call Customer Care.

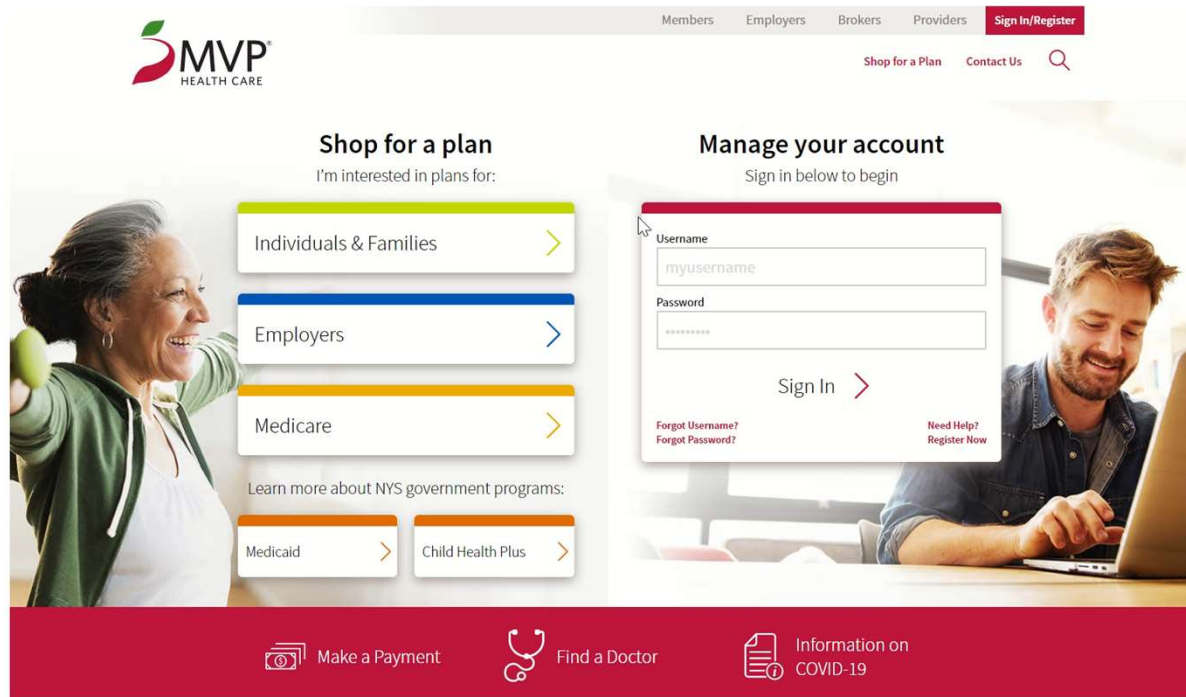
## Online tools

Manage your pharmacy benefits in your MVP online account. You can:

- Research medication costs
- Order prescriptions and have them delivered
- Search for money saving generic alternatives

# How to Find the Formulary

The list of drugs covered by your MVP health plan is called the Formulary, and the most current version can be found online.



# How to Read the Formulary

You can search the Formulary by drug name or by the name of the condition the drug is used to treat. The following symbols have special meaning:

**PA** This drug requires prior authorization

**QL** This drug has a maximum quantity limit

**ST** This drug requires Step Therapy, and you must try other drugs first to treat your condition

**SP** This is a specialty medication and it must be filled at a pharmacy in the specialty network, such as CVS Specialty Pharmacy.

**M** This drug is covered under your medical benefit. It should be administered by your physician or obtained from CVS Specialty Pharmacy.





# Save 20% with CVS

Prescription benefits with MVP include a 20% discount on CVS-brand health-related items.

# How do I use my benefits?

# You card is the key to your coverage.

If you are enrolling in a new plan, you will receive your MVP Member ID cards in the mail. This card is the key to your coverage, and you'll need to present it whenever you need care.

## How it works:

### MVP Plan Type

Use your plan type to search for providers using our *Find a Doctor* tool at [mvphealthcare.com](http://mvphealthcare.com).

### Subscriber Information

Name and ID number for the plan subscriber.

### Dependents

Names and ID numbers for any plan dependents.

### Group Information

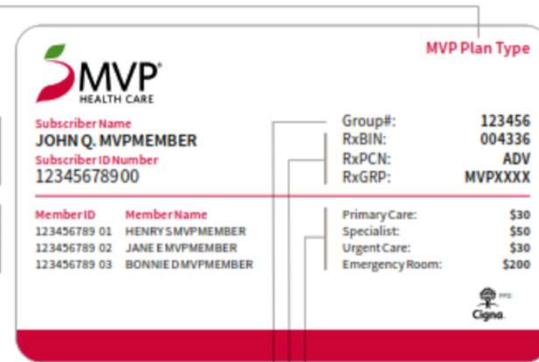
This is where members will find the group number.

### Pharmacy Information

This is information to be used by pharmacists.

### Costs

Key cost share information such as co-pays or co-insurance.



## What if I need my plan information right away?

You can also access your MVP Member ID and much more within your MVP online account. Find step-by-step instructions for setting up your account at [mvphealthcare.com/members/manage-your-account](https://mvphealthcare.com/members/manage-your-account).



**Don't forget to set your Communications Preferences.  
Tell us how you want to hear from us!**

## Transition of Care

If your provider doesn't participate with MVP, you may be eligible for Transition of Care Benefits. Examples of when this would apply include:

- You are being treated for a life threatening, or disabling condition
- You are in the second or third trimester of pregnancy

Make sure you fill out the Transition of Care Benefits Application found under [Enrollment/Change Forms online](#) to avoid gaps in coverage.

# Prior Authorization

You may need prior authorization if the following is true:

- You are in the midst of a treatment plan with your provider
- You have a surgery or procedure scheduled for a date after your enrollment begins
- You take a prescription maintenance medication

Talk about your benefit change with your provider to ensure you there is no lapse in coverage.

# What does my plan include?

# WellBeing Rewards





## Earn up to \$600 WellBeing Rewards for things you already do!

**Earn \$200**  
for completing  
activities.

**Get \$200**  
back in  
reimbursements.

**Earn \$200**  
for tracking  
your activity.

Learn more, *Sign In* at [mvphealthcare.com](https://mvphealthcare.com), then select *Begin Your Path to Well-Being*.

# Case Management

From understanding your condition or situation, to communicating with your doctor and planning for ongoing care, MVP's case managers can help members, including those who:

- Live with a chronic health condition or were recently diagnosed
- Manage multiple physical and/or mental health concerns
- Have a high-risk pregnancy or recently gave birth
- Recently stayed in the hospital
- Would like to quit smoking

Learn more at [mvphealthcare.com/watch-case-management.](https://mvphealthcare.com/watch-case-management)

# Meal delivery benefit

**MVP partners with Mom's Meals® to make sure you get the nutrition you need when recovering from a hospital stay.**

- There is no cost-share
- An MVP Case Manager will call after you are discharged from an in-patient admission
- You receive 14 refrigerated meals delivered to your home
- Dietitian designed, meals support your nutritional needs



# More Questions?

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**Customer Care Center: 1-888-687-6277**

## Find out more

COVID-19 Resource Link: [mvphealthcare.com/covid19](https://mvphealthcare.com/covid19)

MVP Health Care Website: [mvphealthcare.com](https://mvphealthcare.com)