

MVP Preferred EPO \$40

Summary of Benefits

New York

\$1,000/\$2,500 Deductible
80%/20% Coinsurance Option

SERVICE CATEGORY ¹	COVERAGE INFORMATION ²
Annual Deductible per Contract Year	\$1,000 per Individual/\$2,500 per Family <i>Some services are subject to satisfaction of the annual deductible.</i>
Coinsurance	As Noted
Lifetime Maximum Benefit Payable	No Maximum (Except for DME/External Prosthetics/Ostomy Supplies Max)
Annual Out-of-Pocket Maximum	\$3,000 per Individual/\$7,500 per Family per Contract Year
Hospital	
Hospital Inpatient	
Hospital Outpatient Surgery	
Physician Inpatient Care (Medical/Surgical)	
Diagnostic X-ray/Imaging Services (Inpatient & Outpatient Setting)³	MVP covers at 80% of allowable charges, after deductible
Ambulance	
Laboratory Services (Inpatient Setting)³	
Skilled Nursing Facility (60 Days/Contract Year)	
Emergency Hospital Care	\$200 Copay/Visit
Well-Child Care Services	
Per MVP Preventive Care Guidelines	
Laboratory Services (Outpatient Setting)³	Covered in Full
Adult Physical (One Routine Adult Physical/Contract Year)	
Screening Mammography, Pap Tests	
Physician Office Visits	
Office Surgery	
Diagnostic X-ray/Imaging Services (Office Setting)³	\$40 Copay/Office Visit
Physical Therapy (Office Setting) Requires Prescription 30 Visits/Contract Year	
Chiropractic Benefit	
Maternity	
Physician Pre/Postnatal Care Office Visits ⁴	Covered in Full
Inpatient Services (facility/physician)	MVP covers at 80% of allowable charges, after deductible
Initial Newborn Exam	Covered in Full
Mental Health	
Inpatient – 30 Days/Contract Year	MVP covers at 80% of allowable charges, after deductible
Outpatient {Up to 20 combined Visits per Contract Year}	
Office Visits	\$40 Copay/Office Visit
Substance Abuse	
Inpatient Detoxification – 7 Days/Contract Year	MVP covers at 80% of allowable charges, after deductible
Outpatient Rehabilitation	
Office Visits {Up to 60 combined Visits per Contract Year}	\$40 Copay/Office Visit
Durable Medical Equipment (Lifetime Max Benefit \$25,000)	50% Copay (Not Subject to Deductible)
Home Health Care (60 Visits/Contract Year)	MVP covers at 80% of allowable charges (Not Subject to Deductible)
Routine Vision Exam	\$40 Copay/Visit, once every two calendar years
Eyeglasses and Contact Lenses	\$100 allowance, once every two calendar years
Dependent Care Coverage	Unmarried dependent children to age 23
<i>Standard coverage for small group plans, check with your employer for differences in dependent coverage.</i>	

¹Some services are subject to Notification or Prior Authorization requirements. See your Certificate of Coverage under "How This Policy Works" for details.

²A network provider must deliver all care. Copays are not applicable toward the deductible or out-of-pocket maximum.

³Many X-rays and laboratory tests require two providers' services, one for taking the X-ray or drawing the lab work, the other for interpreting/processing results. Payments for each may apply and are based on where the work was done.

⁴Primary Care Provider Office Visit Copay applies to the initial diagnostic visit only. Other services are covered as noted above.

This Summary of Benefits chart 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, Schedules and Rider(s) will be controlling. For details, please call 1-800-825-5687, option #2.



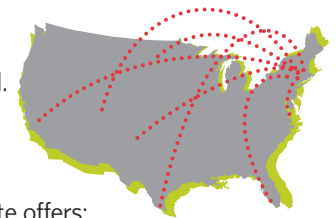
Here's How it Works

Welcome to a new generation of health plans – built around the way you live your life. Each comes with unique features and valuable tools. All from a company known for great customer service. Truly dedicated to helping you take on life and live well. All new MVP Preferred EPO options come with these advantages:

- You can see any provider in-network with no referrals
- Comprehensive coverage – from preventive and sick care to emergency
- Great service for you and your family...the answers, expert guidance and personal support you need

New National Network – including doctors and hospitals nationwide

All new EPO options include the MVP Preferred provider network, offering seamless access to doctors, specialists and hospitals across the region and across the country – everywhere you work, live and travel. The network includes more than 500,000 doctors and specialists in our national provider network.



New Wellness Services

MVP Preferred EPO offers the exciting features of our new Wellness Suite—at no additional cost. The suite offers:

- *WebMD® HealthDollar Rewards* – online tools and incentives to help you achieve your personal health goals...earn up to \$300 per subscriber per year for healthy activities, plus members-only access to WebMD
- *Work Well, Live Well™* – bringing online health tools and educational information to your workplace
- *“Healthy Discount” Coupons* – exclusive savings at a variety of local and national businesses and events
- *Personal Care Advocacy* – a Registered Nurse assigned to each member – your “guide on the inside,” answering all your health care and coverage questions

Additional Features

- Reach our Member Services Department 7 days a week from 8 a.m. to 10 p.m., **1-888-687-6277**
- Our innovative Web site offers many convenient features – **mvphealthcare.com**:
 - Ask a question about coverage
 - Check claim status, eligibility and benefits
 - Change your address
 - Order ID Cards
- A variety of special education programs for expectant mothers and families.
- ...and more!

Web Tools and Services

To help you make informed healthcare decisions – find these tools in the Health Central section at **www.mvphealthcare.com**

- Online health library – powered by Healthwise® Knowledgebase
- Hospital quality comparison tool
- Hospital quality profile
- Prescription drug cost comparison tool
- Wide range of disease and care management programs.