



STUDENT WAIVER FORM OUT OF AREA COVERAGE MEDICAL

MAIL TO: MVP Health Care, Employer Account Services, P.O. Box 2207, Schenectady, NY 12301-2207

I, _____, am currently attending college on a full-time basis (the equivalent of 12 or more credit hours per semester) and qualify as a student based on the criteria established in the MVP Rider for Unmarried Dependent Child to age, and am applying for out of area coverage. I understand that my eligibility will end once I have reached the maximum age as stated in my MVP HMO/POS Certificate of Coverage or once I no longer qualify as a "dependent" or "student" based on the MVP HMO/POS Certificate of Coverage criteria, whichever comes first.

Name _____

MVP ID #: _____

Group Name _____

Group #: _____

Name of College or University _____

Address of College or University _____

Registrar's Phone Number _____

Student's Social Security # _____

Student's Date of Birth _____

DATES OF CURRENT SCHOOL ENROLLMENT:

From (Month/Year) _____

To (Month/Year) _____

Expected Date of Graduation (Month/Year) _____

Number of Courses _____ Credits hours taken _____

SIGNATURE _____

DATE _____

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Any questions? Call toll-free **1-888-MVP-MBRS (687-6277)** or visit our website at mvphealthcare.com.

STUDENT/DEPENDENT RIDER COVERAGE Q&A

This benefit is available to all college students covered by an MVP Group HMO or POS Contract/Student Rider or Dependent Rider.

Note: If you have questions regarding this benefit, or to request waiver and claim forms, please email members@mvphealthcare.com or call **1-888-MVP-MBRS**.

How do I enroll my child/dependent?

If your employer offers this benefit as part of your company's Contract/Riders, you must first enroll your eligible children or dependents by filling out the Student Waiver Form or submit a waiver form online at mvphealthcare.com.

What if my child/dependent needs to visit a doctor while away at college?

Outside MVP's service area:

Your child/dependent simply makes an appointment with any doctor and, if emergent, calls MVP at **1-888-MVP-MBRS** to notify us of the appointment. The doctor will probably require payment for the visit at the time of treatment. Then your child/dependent needs to fill out and submit an MVP claim form (which is available in PDF format at mvphealthcare.com) to receive reimbursement for any expenses (minus the copay).

Within MVP's service area:

There are two choices. Your child/dependent can call their Primary Care Physician and get a referral to an MVP participating physician near the college. If the doctor is unable to suggest a nearby doctor, they can search for an area doctor at mvphealthcare.com or contact MVP Member Services for assistance. In this case, the standard office copay will cover the visit and the care will NOT impact the \$2,500 annual maximum for out-of-area college student coverage. Or, they can make an appointment with any doctor outside the MVP service area and be reimbursed by MVP for up to \$2,500 per year.

How does my child/dependent fill prescriptions?

Outside MVP's service area:

They will probably have to pay for their prescriptions out-of-pocket. They then fill out and submit a prescription claim form (which is available in PDF format at mvphealthcare.com), and they'll be reimbursed for any expenses (minus the copay).

Within MVP's service area:

They simply bring prescriptions to any area participating MVP pharmacy (try an online Pharmacy Search at mvphealthcare.com), present their MVP ID card, and pay the usual copay.

What's covered?

While away at college, your child/dependent is covered for the same services covered by his or her MVP policy EXCEPT elective inpatient hospital care and preventive care, like physicals and immunizations - which must be done by their Primary Care Physician at home.

The out-of-area coverage includes covered outpatient "sick care" services, such as doctor visits, physical therapy, allergy shots and lab work to the same limits of the MVP contract provisions. If their MVP policy includes prescription coverage, they're covered for that, too (but they'll have to pay for the prescription and submit a claim for reimbursement). As always, they're covered for emergency care, anywhere in the world, with no dollar limits.

What are the limits for this out of area benefit?

There is a \$2,500 calendar year maximum on out-of-area coverage.