



2025 MVP Medicare Advantage Plans



Agenda

- MVP Care Guides
- Access to Gia[®]
- Part D Prescription Drug Coverage
- Benefits and Well-Being Extras
- Resources & Contact Information

Everything discussed today
can be found at:

**[mvphealthcare.com/
MVPresources](https://mvphealthcare.com/MVPresources)**

MVP Care Guides

Our expert Care Guides offer personalized support and guidance as you navigate your health care experience.

Care Guides help with:

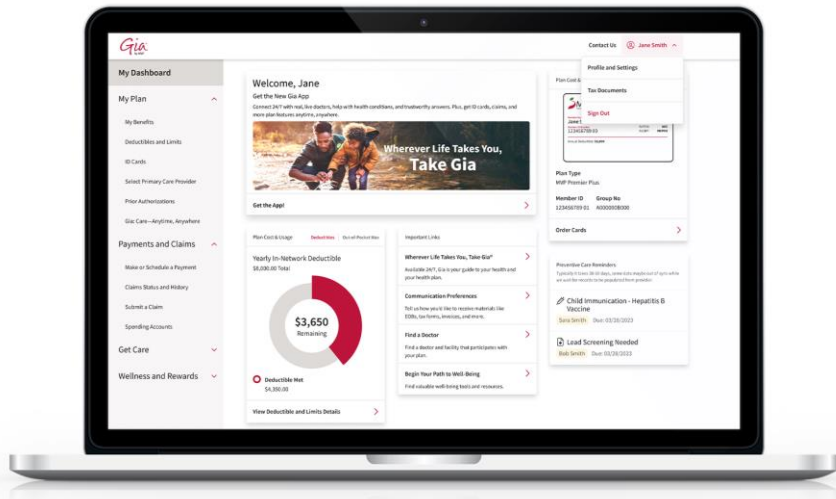
- Understanding your benefits and extra coverage
- Accessing care and resources for new or ongoing health needs
- Questions about pharmacy coverage
- Scheduling appointments
- Coordinating prior authorizations



Gia[®]: A Guide to Your Health and Your Health Plan

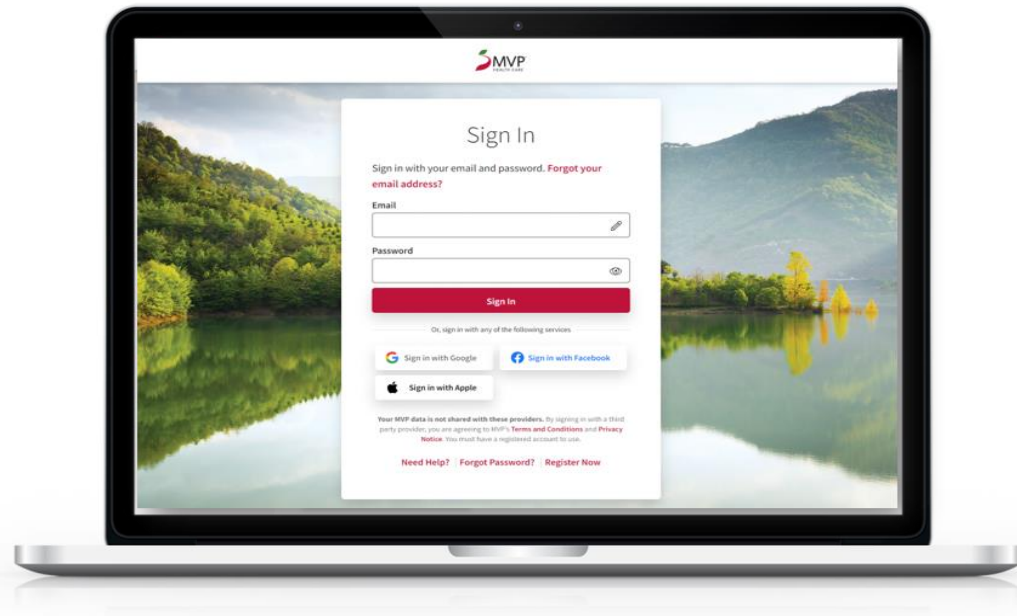


Use Gia to get the most out of your MVP Medicare Advantage plan.



- \$0 Virtual Care, 24/7 in the *Gia by MVP* mobile app
 - Urgent Care
 - Everyday Health Care
 - Behavioral Health Care
- Manage your health plan:
 - Access claims & your MVP Member ID card
 - Benefit details and cost-shares
 - Send a secure message to MVP Customer Care
 - Pay monthly premium
 - View prescription costs
 - Find nearby providers

Access Gia Your Way!



Sign in Online

- Visit my.mvphealthcare.com

Download the *Gia by MVP* Mobile App

- Visit mvphealthcare.com/GetGia
- Scan the code above with your mobile device

Create an Account



To create a new account, click or tap *Register Now*, then follow the instructions to set up your account.

- You'll need your **MVP Member ID card** to create an account
 - Do not include spaces or dashes when entering your MVP Member ID number
 - When entering your date of birth, use the following format: MM/DD/YYYY
- You can **create one account** to access Gia online and in the *Gia by MVP* mobile app
- A **valid email address** is required to set up your account



Set Your Communication Preferences



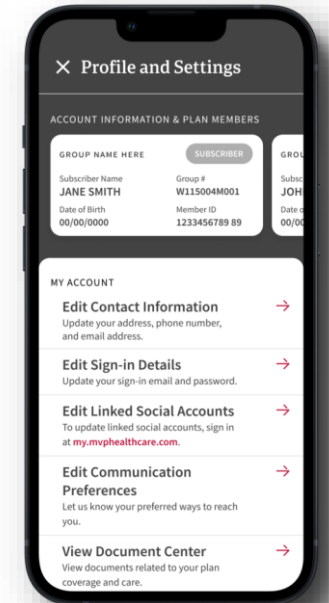
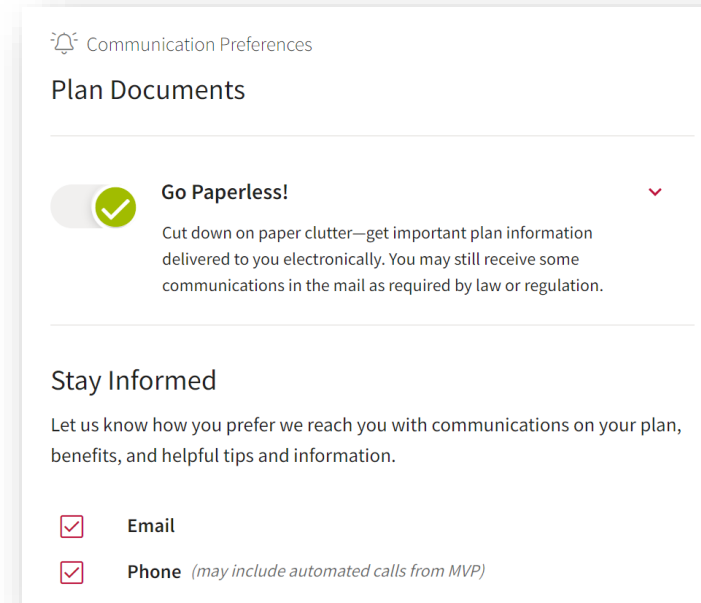
Get less mail—Go Paperless!

Update your communications preferences in Gia:

- Sign in **online** and under Important Links, select *Communication Preferences*, or
- In the **Gia by MVP** mobile app tap *Menu* in the lower right corner, then *Profile and Settings*, then *Communication Preferences*

Select *Go Paperless!* to receive certain plan information via email instead of physical mail

Please note—We are required by law to send some plan documents via postal mail.



Send Messages, Securely



Send secure messages to an MVP Customer Care Representative—any time in Gia.

- To access messages, sign in to Gia then click or tap *Messages*
- See immediate confirmation that your message was sent
- Get a response within two business days
- An email notification lets you know that a new message is waiting
- View full message threads and attachments in Gia



Pay Premium Invoices



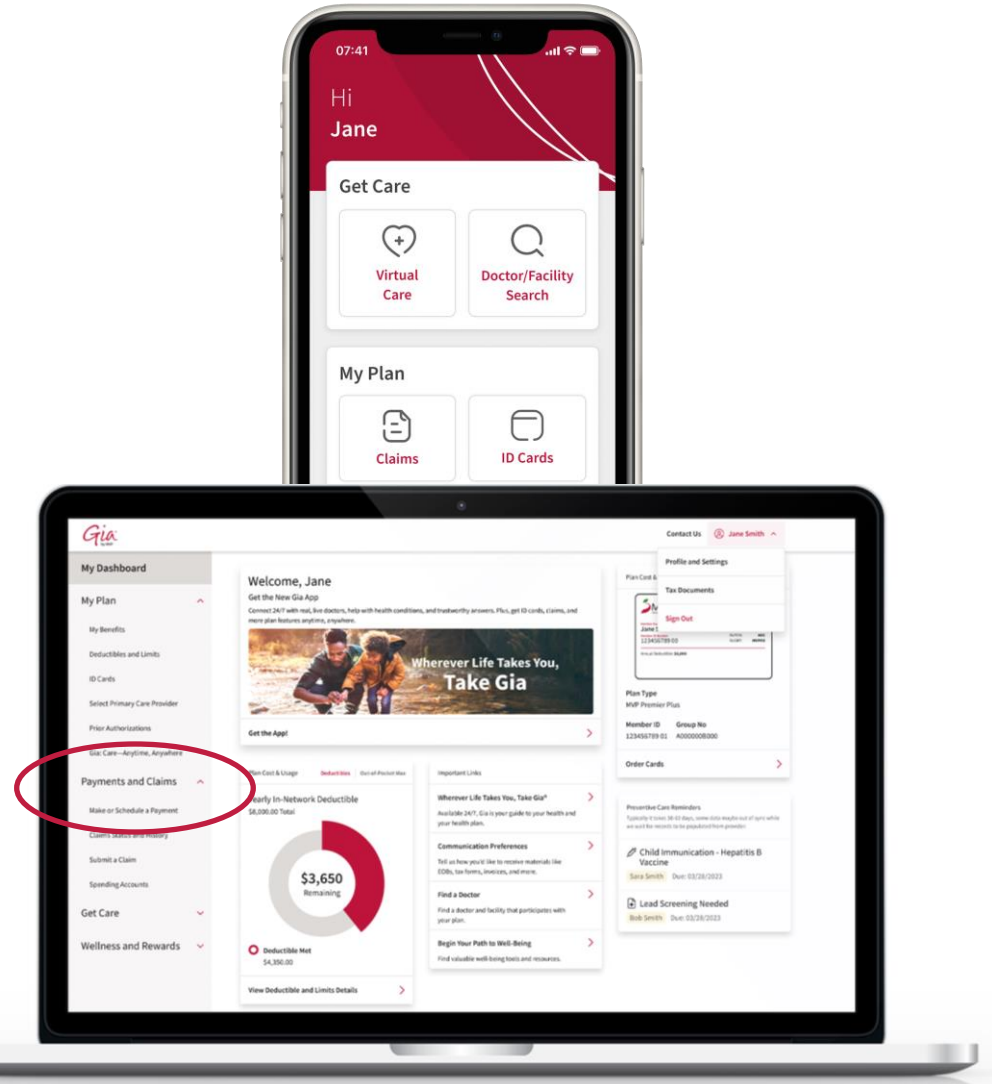
If you pay your premium invoice directly to MVP, it is quick and easy in Gia—no checks, no envelopes, no stamps.

Sign in to Gia to:

- Make payments securely
- Set up automatic payments—never miss a due date
- See your current balance in real time

tip

Make payments how you choose—online at my.mvphealthcare.com or in the **Gia by MVP** mobile app!



Access Your Member Guide



Access important plan details in your Member Guide

Your Member Guide includes your **Evidence of Coverage (EOC)**, which is the legal contract between you and MVP. It contains detailed information about your health insurance benefits and how to use them.

To access your Member Guide:

- Sign in to Gia at **my.mvphealthcare.com**
- Choose *My Plan*, then *My Benefits*, then *Download Member Guide*

To access plan materials, you can also:

- Visit **mvphealthcare.com/PlanDocuments**
- Contact the MVP Medicare Customer Care Center to have a printed version mailed to you



A Guide to Your Health

Gia virtual care services in the *Gia by MVP* mobile app are \$0 for MVP Medicare Advantage members.

Urgent Care

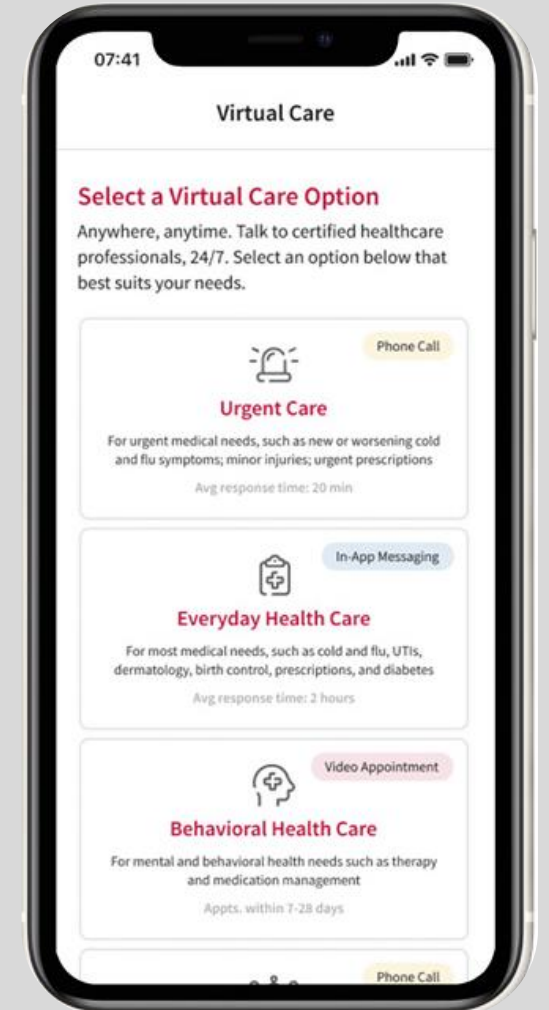
Everyday Health Care

Behavioral Health Care

For serious and life-threatening emergencies, please dial 911.

MVP virtual care services through Gia are available at no cost-share for most members. In-person visits and referrals are subject to cost-share per plan. Members without an MVP Medical plan do not have access to Gia.

Some services, including everyday health care and behavioral health medication management, are only available to members ages 18 or older.



Virtual Care Is Great When You...

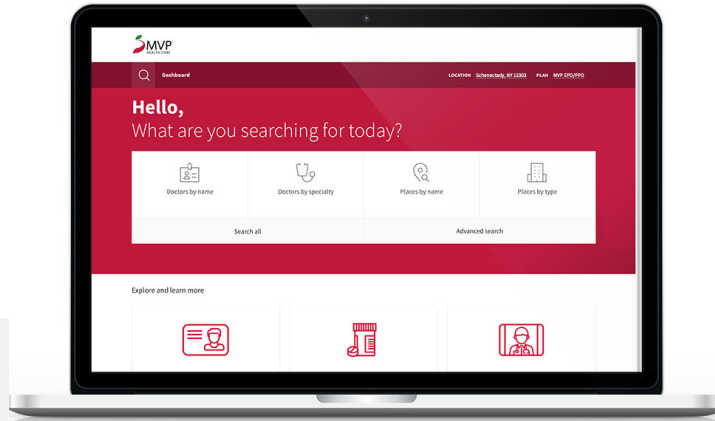


- Need urgent care
- Cannot get in with your PCP in a timely manner
- Would like to speak with someone about anxiety, depression, grief, addiction, or other behavioral health conditions
- Need care after most in-person facilities are closed
- Do not have transportation
- Are traveling, are living away from home for a few months, or live in a rural area
- Are transitioning home from the hospital
- Have a new health issue and are not sure where to start...

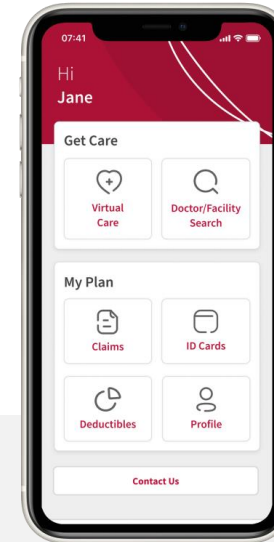
Start with Gia!



Find a Doctor



Sign in to Gia online at my.mvphealthcare.com, select *Get Care*, and *Find a Doctor of Facility*



In the ***Gia by MVP*** mobile app, tap *Doctor/Facility Search*

- Search by name, specialty, or location to find doctors, dentists, and facilities in the MVP network
- Be sure you're signed in to Gia for the most accurate results

Primary Care Provider

Your Primary Care Provider (PCP) plays an important role in your overall health. When you add your PCP to your MVP profile, we can better help you coordinate care.

You may see several doctors or specialists for different health care needs, but good communication between these doctors and your PCP can help you have better health outcomes.



Next Steps: Medicare Advantage members with HMO-POS plans can choose a PCP online in Gia. Sign in at **my.mvphealthcare.com** and select *My Plan*, and then *Select Primary Care Provider*. If you need help choosing a PCP or adding a PCP to your MVP Profile, call the MVP Medicare Customer Care Center at **1-800-665-7924**. This number is also on the back of your MVP Member ID card.

MVP Medicare Part D Prescription Drug Coverage

Part D Drug Coverage

2025 Part D Benefit Changes

Formulary changes to ensure coverage of safe, clinically equivalent, and cost-effective medications

- Approximately 270 drugs moved to a lower-cost tier, including antibiotics and drugs used to treat common conditions like high blood pressure

Coverage Gap eliminated

\$2,000 maximum for covered prescriptions

- The most you will pay for covered prescriptions in 2025 is \$2,000
- Once you pay \$2,000 out-of-pocket for Part D drugs, you will pay nothing for covered prescriptions through December 31



Part D Drug Coverage

MVP Medicare Part D Formulary

- A list of all covered prescriptions and requirements or limits associated with a drug
- Includes brand name and generic drugs
- Drug costs are based on varying Tiers
- **mvphealthcare.com/PartDFormulary**
- Sign in online to Gia at **my.mvphealthcare.com** and select *My Plan*, then *Manage Prescriptions*, then *Plan & Benefits*, and then *Covered Drugs List*

Tier 1 Drugs

- **\$0 preferred generic drugs** includes many common prescriptions to treat acid reflux, diabetes, high blood pressure, high cholesterol, osteoporosis, and thyroid conditions
- Get a 100-day supply right at the pharmacy!

Important!

Review your EOC
to confirm if you have a
prescription drug deductible.

A deductible is an amount that
you must spend out-of-pocket
before your benefits begin.

Part D Drug Coverage

Filling Prescriptions

- Many drugs are available through the **CVS/Caremark Mail Service Pharmacy**
 - Receive a three-month supply of Tier 2 and Tier 3 prescriptions for only two co-pays
 - Shipping to home is free
 - Set this up in your CVS online portal or call CVS Caremark Customer Care at **1-866-494-8829**, 24 hours a day, seven days a week
 - If a drug is not available for mail service, it will be noted in the Formulary with "NM"
- Search for in-network pharmacies and compare drug costs using the *Gia by MVP* mobile app
 - Tap *Menu* and then *Drug Cost/Pharmacy Search*



Benefits and Well-Being Extras

Flexible Dental Coverage

Your plan lets you choose how and where to get dental care.

- Annual allowance to use toward preventive and comprehensive dental services
 - Includes regular exams, cleanings, x-rays, fillings, root canals, and crowns
- No deductibles
- Go to any dentist
 - You're not limited by a select network of providers
- Use your Benefits Mastercard[®] Prepaid Card to pay your dentist directly
 - No claims to file or waiting for a reimbursement



Over-the-Counter (OTC) Allowance

Use your allowance to buy eligible items online, in the app, or at select stores.

- A quarterly allowance to purchase over-the-counter health related items
- Eligible items include:
 - Allergy and cold/flu medicine
 - Aspirin or pain relievers
 - Band Aids® or first aid products
 - Incontinence products
 - Prebiotics, probiotics, and acid reducers
 - Vitamins and supplements
- Participating retail locations include CVS Pharmacy and Walmart.

Learn more at mvphealthcare.com/OTC.



Use your allowance by the end of each quarter!
Unused allowances do not roll over.

Prepaid Benefits Card

Use one card for both dental and OTC.

- Your benefit amounts are loaded into separate “purses” on your Benefits Mastercard® Prepaid Card
- As you use your Prepaid Benefits Card, your purchase will automatically apply to the correct purse to pay for eligible items and/or covered services
- Visit **MVP.NationsBenefits.com** or download the *Benefits Pro™ App* to:
 - Check your card balance
 - View item eligibility
 - Order covered items
 - Access store locator (for OTC retailers)
 - Request a new card

New members should have received their card in the mail.

Returning members can use the same card as last year.

If you need a new card,
call **1-855-996-4327**.

Please note: This is not a credit card, and it cannot be used at an ATM or to receive cash back or to buy prescription drugs, alcohol, tobacco, firearms, or gift cards. The card comes pre-loaded with your benefit allowance, but it must be activated before use.

Be Well Rewards

Schedule your \$0 Annual Wellness Visit today.

- Earn a \$100 reward card after completing your Annual Wellness Visit with your Primary Care Provider (PCP)
- This visit helps you keep up with preventive screenings and immunizations, review your overall physical and mental health, and discuss any other needs
- The Annual Wellness visit is covered in full by MVP

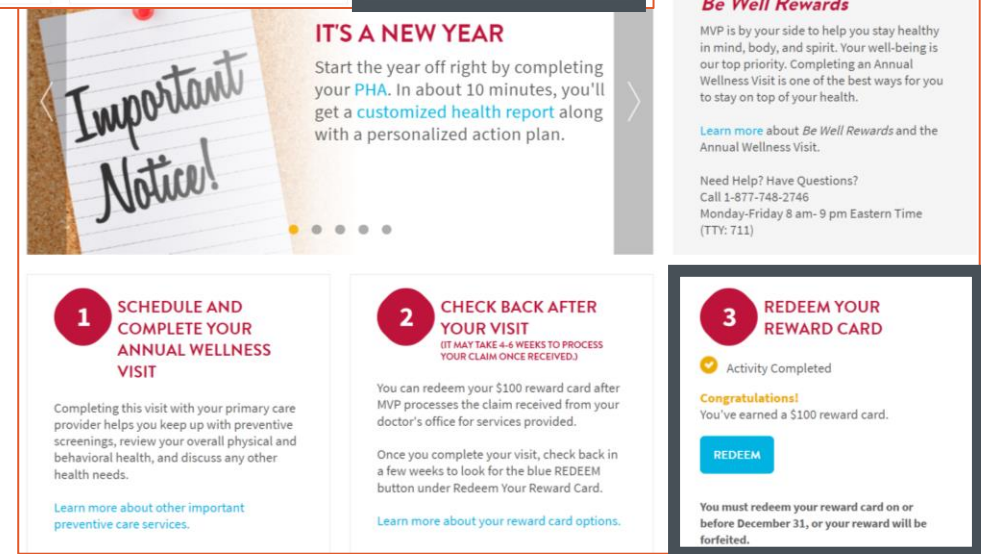
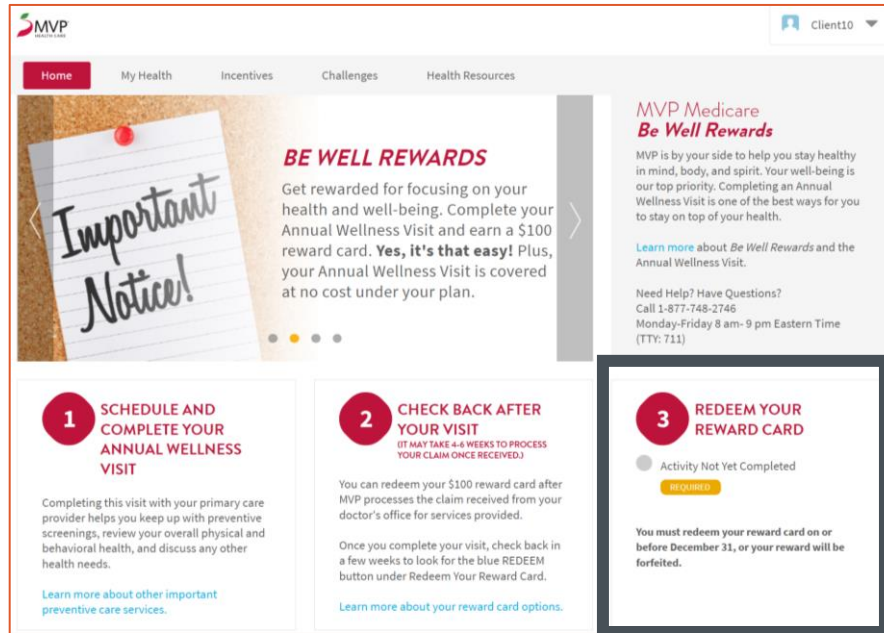
Have your Annual Wellness visit and earn a \$100 reward card—it's that simple!



Be Well Rewards

Redeem your rewards online in Gia.

1. Sign in to Gia[®] at **my.mvphealthcare.com**— Under Important Links select *Be Well Rewards*.
2. Once you are on the *Be Well Rewards* page, check to see if your Annual Wellness Visit claim has been processed (Activity Completed).
3. Once you see “Activity Completed”, select the REDEEM button and the site will prompt you through choosing your preferred reward card.



Vision Benefit

Your plan includes coverage for eyewear. Use your MVP Member ID card to access your benefit.

- Annual allowance for eyeglasses and contacts
- MVP partners with EyeMed to provide a network that gives you a choice of independent, national retail, regional retail, and online vision providers
 - LensCrafters®
 - Pearle VisionSM
 - Target OpticalSM
- Get discounts when you see an EyeMed provider

Find an EyeMed provider at
eyedoclocator.eyemedvisioncare.com.



Hearing Benefit

All plans include a flexible hearing aid benefit through our partner, TruHearing®

Save thousands of dollars on a wide selection of high-quality hearing aids featuring the latest technology like more natural hearing, reduced background noise, and smartphone compatibility.

- Choose to pay either:
TruHearing Premium (\$999 co-pay/hearing aid)
TruHearing Advanced (\$699 co-pay/hearing aid)

Or

- Use an allowance toward hearing aids from brands in the TruHearing catalog (\$600 per hearing aid)

Learn more at mvphealthcare.com/TruHearing.



Transportation Benefit

MVP Partners with American Logistics to provide rides to non-emergency medical appointments.

- \$0 one-way rides (30-mile maximum per trip) to:
 - Primary Care Provider
 - Eye Doctor
 - Chiropractor
 - Oncologist
 - Behavioral Health Provider
 - Dentist
 - Pharmacy

To schedule a ride, call American Logistics at least 48 hours in advance at **1-855-923-4125** (TTY 711).



SilverSneakers®

This benefit is more than a traditional fitness program.

With SilverSneakers, you're free to move in the ways that work for you—in the gym, at home or on the go, and in your community.

- Thousands of participating locations nationwide
- Enroll at multiple locations
- Classes for all levels and abilities
- LIVE online classes and workshops
- On-Demand videos available 24/7
- SilverSneakers GO mobile app
- Activities and opportunities outside the gym

Learn more at mvphealthcare.com/SilverSneakers.



Living Well Programs

Join MVP for in-person and virtual experiences.

- MVP offers well-being initiatives, educational opportunities, and supportive resources that empower and motivate attendees to live healthy and vibrant lives
- Includes:
 - Fitness Classes
 - Educational Seminars
 - Unique Experiences

Learn more at mvphealthcare.com/LivingWell.



Feedback & Resources

We'd Love to Hear From You

There are lots of ways to share your feedback!

- **Surveys**
- **Medicare Advisory Group**
- **Consumer Panel**
- **Interviews for people living with certain conditions**

*If you receive a survey in the mail,
we encourage you to complete it!*



Contacts

mvphealthcare.com/MVPResources

	Phone Number	Hours to Call
MVP Medicare Customer Care	1-800-665-7924 (TTY 711)	October 1-March 31, seven days a week, 8 am–8 pm April 1–September 30, Monday-Friday, 8 am–8 pm
MVP Care Guide	1-844-232-9687 (TTY 711)	Monday–Friday, 8:30 am–5 pm

Contacts

mvphealthcare.com/MVPResources

	Phone Number	Hours to Call
CVS Caremark (Mail Order Prescriptions)	1-866-494-8829	24 hours a day, seven days a week
TruHearing (Hearing Aids)	1-855-547-9322 (TTY 711)	October 1-March 31, seven days a week, 8 am–8 pm April 1–September 30, Monday-Friday, 8 am–8 pm
American Logistics (Transportation)	1-855-923-4125 (TTY 711)	Monday–Friday, 8 am–5 pm
NationsBenefits (OTC Card)	1-855-996-4327 (TTY 711)	Seven days a week, 8 am–8 pm, Eastern Time
EyeMed (Vision)	1-866-912-9729 (TTY 711)	October 1–March 31: 8 am–2 am seven days a week April 1–September 30: 8 am–2 am Monday–Saturday, and 11 am–8 pm on Sunday

Disclaimers

MVP Health Plan, Inc. is an HMO-POS/PPO organization with a Medicare contract. Enrollment in MVP Health Plan depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat MVP Health Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. For accommodations of persons with special needs at meetings call 1-800-324-3899 (TTY 711).

MVP virtual care services through Gia are available at no cost-share for most members. In-person visits and referrals are subject to cost-share per plan. Members' direct or digital provider visits may be subject to co-pay/cost-share per plan.

SilverSneakers is a registered trademark of Tivity Health, Inc. ©2025 Tivity Health, Inc. All rights reserved.

©2025 TruHearing, Inc. All rights reserved. TruHearing® is a trademark of TruHearing, Inc. All other trademarks, product names, and company names are the property of their respective owners.

©2025 NationsBenefits, LLC. and NationsOTC, LLC. NationsOTC is a registered trademark of NationsOTC, LLC. All other marks are the property of their respective owners.

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circles design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration.

Y0051_0314_M