Show Us Your Smile!

Members told us they were having trouble finding a dentist that was in our network. We heard you, and we made changes—because you are at the heart of everything we do.

MVP is here to support you every step of the way, all year long.

In 2025, your MVP Medicare plan includes flexible dental coverage that you can use at any dentist, anywhere.

Here's how it works:

- Your plan has an annual allowance that you can use toward preventive and comprehensive dental services
- Your allowance was preloaded on to your Benefits Mastercard Prepaid Card from our partner NationsBenefits
- Your allowance was ready to spend on the first day of your coverage—there is no deductible
- You can use your Prepaid Benefits Card to pay for your dental services. The amount of your visit is deducted from your allowance

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Two allowances, one card

If you had the over-the-counter (OTC) benefit in 2024, keep using the same Prepaid Benefits Card in 2025 for both your dental and OTC benefits. Your Prepaid Benefits Card is the only card you need to access your dental benefit, you'll no longer need to show your MVP Member ID card at the dentist. If you aren't sure where your Prepaid Benefits Card is, you can order a replacement:

Sign in to your NationsBenefits account at **MVP.NationsBenefits.com** and select *Manage Card*, then *Replace Card Request*. In the Benefits Pro app, tap *Flex Card* and *Replace Card*.

You can also call NationsBenefits at **1-855-996-4327** (TTY 711), seven days a week from 8 am–8 pm Eastern Time.



Not sure how much your allowance is?

Review your Evidence of Coverage (EOC) to find the amount of your dental or OTC allowance. Your EOC is in your Member Guide online in Gia at **my.mvphealthcare.com**. Your NationsBenefits account is also a good place to see how much of your allowance you have left.

Your Prepaid Benefits Card is not a credit card, and it cannot be used at an ATM, to receive cash back, or to buy prescription drugs, alcohol, tobacco, firearms, or gift cards.



Find Cost-Shares in Gia®

You may have noticed cost-shares have been removed from UVM Health Advantage ID cards. We've removed plan details that could change yearly so you can keep this same Member ID card for as long as you're in the same plan. Sign in to Gia online at **my.mvphealthcare.com** and select *My Plan*, then *My Benefits* to view all your cost-shares.

Make the Most of Your Part D Coverage

By now, you are aware of the changes to Medicare Part D prescription drug coverage. We hope these changes have made your life a little easier. With lower prices, capped spending, and the closing of the donut hole, you can feel more confident and less stress about getting the medication you need.



- Review your Medicare Formulary—this document includes the cost-share tier that you pay at the pharmacy
- Review our \$0 Preferred Generic Drug List.
 Tier 1 of the Formulary (Preferred Generic Drugs)
 includes select drugs to treat diabetes, blood
 pressure, bone health, and high cholesterol
- Get a 100-day supply of many Tier 1 drugs right at the pharmacy—just ask your provider to write a prescription for a 100-day supply



For more information about your Medicare Part D coverage, visit **mvphealthcare.com/PartD**.

Schedule Your Annual Wellness Visit Today

An Annual Wellness Visit is a check-up that is fully covered by your UVM Health Advantage plan. This check-up is one of the best ways to take charge of your health.

Here are some tips for scheduling and completing your visit:

- When you call to make your appointment, make sure you specifically ask to schedule your "Annual Wellness Visit"
- Before your visit, your Primary Care
 Provider will ask you to complete a
 Health Risk Assessment (HRA)—the HRA
 asks about your health status, injury
 risks, and urgent health needs
- Always come to your Annual Wellness Visit prepared with your medical and family history, immunization records, a list of your current medications (prescribed and over-the-counter), and any questions or concerns you have
- When you are checking out of your current Annual Wellness Visit, ask them to schedule next year's visit

An Annual Wellness Visit is often confused with an annual physical exam.

Your Annual Wellness Visit is not a "hands-on" exam like a physical. Use this table to better understand the differences between these two visits.

	Annual Wellness Visit	Annual Physical Exam
Review your medical and family history	✓	✓
Check height, weight, blood pressure	✓	✓
Examine ears, nose, and throat		✓
Listen to your heart and lungs		✓
Take urine and blood samples for routine lab work		✓
Refill medications		✓
Create or update a list of all current providers and medications	✓	
Document major surgeries and hospitalizations	✓	
Assess social barriers to care	✓	
Look for signs of memory loss or depression	✓	
Advise starting, increasing, or maintaining an exercise routine	✓	
Discuss any concerns about incontinence or bladder control	✓	
Assess your risk of falling and give you tips for fall prevention	✓	
Create or update your personalized prevention plan to cover the next 5-10 years	√	
End-of-life planning	✓	



To learn more about the Annual Wellness Visit, visit **mvphealthcare.com/AnnualWellnessVisit**.

Be Well Rewards

With MVP **Be Well Rewards**, once you complete your Annual Wellness Visit, you will earn a \$100 reward card.

For more information about **Be Well Rewards**, including how to redeem your reward card, sign in to Gia online at my.mvphealthcare.com and select Well-Being, then Be Well Rewards.

Members must complete an Annual Wellness Visit between January 1 and November 30, 2025, to earn their \$100 reward card in 2025.





Don't wait—your voice matters!

We are committed to improving our customer experience. To do that, we need to hear your feedback, stories, and experiences with MVP.





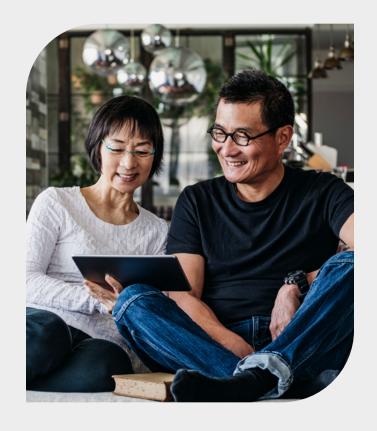
To learn more, visit mvphealthcare.com/ shareyourexperience, or scan the code with the camera on your smartphone.

Medicare CAHPS Survey Coming Soon

We value your feedback!

Starting in March, CMS will send the Medicare CAHPS (Consumer Assessment of Healthcare Providers and Systems) survey to a random selection of our members. This is your opportunity to share your experiences with MVP, and with your providers.

The survey will ask about your recent health care interactions and visits. All responses are anonymous. Your participation is valuable and helps us improve our services and ensures that we meet your needs.











625 State Street Schenectady, NY 12305-2111 mvphealthcare.com

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Health and Wellness or Prevention Information

MVP Medicare Customer Care Center

1-800-665-7924 TTY 711 mvphealthcare.com

Call seven days a week, 8 am – 8 pm Eastern Time. April 1-September 30, call Monday-Friday, 8 am-8 pm.

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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.

MVP Health Plan, Inc. is an HMO-POS/PPO organization with a Medicare contract. Enrollment in MVP Health Plan depends on contract renewal.

Other providers/pharmacies are available in our network.

Material presented in this newsletter is not intended to replace medical advice, which should be obtained from a qualified physician. If any information in Living Well conflicts with provisions of your Evidence of Coverage (your Contract), the provisions of your Contract take precedence over Living Well articles and information.

Living Well Programs Schedule

The MVP Health Promotions team, in collaboration with our community partners, is pleased to provide you with innovative health and well-being programs. **MVP Living Well virtual programs are offered to all members and non-members alike, unless otherwise noted.**

Registration for all classes will open at 9 am on Tuesday, March 25.

Visit mvphealthcare.com/calendar to register for all classes and for full class details. Space is limited and registration is required.

For questions or assistance registering for classes, call the MVP Medicare Customer Care Center at **1-800-665-7924** (TTY 711). Class schedules are subject to change. Visit **mvphealthcare.com/calendar** for final program details.

Ongoing Virtual Fitness Programs

Gentle Yoga Moves

Mondays through June 9

8:30-9:30 am

Increase flexibility, strength, and balance through a series of seated and standing yoga poses.

Power and Balance Total Body Circuits

Tuesdays through June 10

9:30-10:30 am

Timed exercises for total body resistance training, core and balance exercises, and low-impact aerobics.

Chair Moves

Tuesdays through June 10

1-2 pm

A chair-based class that emphasizes strengthening and stretching exercises for upper and lower limbs.

Stretch and Strengthen

Thursdays, April 10-June 12

10-11 am

Move through timed exercises at your own pace to stretch and strengthen for a complete work-out!

Hip Health

Thursdays, April 10-June 12

12-12:30 pm

Make your hips happy with stretching and strengthening exercises in standing and seated positions. This is a great option for people looking to increase hip strength and mobility or stretch out during the day.

Tai Chi for Wellness

Fridays, April 11-June 13

9:30-10:30 am

Described as "meditation in motion," the benefits of Tai Chi can include improved balance, flexibility, fall prevention, and muscle strength.

Visit **mvphealthcare.com/calendar** to see more program opportunities and to register online for all classes!





Featured Virtual Programs

Sleep from A to Zzz

Wednesday, April 16

6-6:45 pm

Increase your understanding of the benefits of sleep to maintain overall health and learn strategies to improve sleep habits.

Fraud Prevention: Isolating Your Personal Information & Side-Stepping Scams

Tuesday, April 22

5:30-6:30 pm

Learn tips on how to keep your Social Security number, passwords, account numbers, and other personal information safe.

20-minute Guided Meditation Break

Thursdays, May 1-29

3-3:20 pm

Wednesdays, May 7-28

10-10:20 am

Set aside some time in your day to be guided to the peaceful place in your mind and experience a higher level of presence.

Pain Free Gardening

Monday, May 5

12:15-1 pm

In partnership with Mohawk Valley Physical Therapy. Learn ways to protect your neck and lower back as you garden or do yard work this season.

Mindfulness-Based Stress Reduction

Daily, May 5-June 8

Learn more about reducing stress through the practice of mindfulness—what it is, how it works, and how to best incorporate it into your lifestyle.

Emotional Well-Being and Mindful Eating

Tuesday, May 6

12-12:30 pm

Discover how to integrate mindful eating with selfcare practices to support emotional well-being.

Breath Breaks to Remain Resilient

Tuesdays, May 6-27

1:30-1:45 pm

Experience how 15-minutes of gentle breathwork can help you manage stress and remain resilient throughout the day.

Mental Health Awareness

Friday, May 9

12-1 pm

Join us for this presentation on the basics of mental health, from the spectrum of mental wellness to the steps you can take to improve your resilience.

The Power of Journaling

Tuesday, May 13

12-1 pm

Learn more about journaling and how it can benefit your health, as well as the first steps to establishing a journaling routine!

Lemon Balm: The Uplifting Herb

Thursday, May 15

12-12:30 pm

Learn about the energizing effects of lemon balm on mood, focus, and cognitive function and the creative ways to use it in teas, salads, and infused water for a refreshing boost.

Powerful Tools for Caregivers

Tuesdays, May 27-July 1

10:30 am-12 pm

This workshop is for individuals and caregivers to learn how to reduce the risk of injury from falls and maximize quality of life in elderhood.

Power of Empathy: Connecting Heart and Spirit

Thursday, May 29

12-1 pm

Explore how empathy fosters connection and enhances resilience.

Eating for Gut Health Cooking Class

Friday, June 6

12-1 pn

This cooking class will unlock the secrets of adding more fiber, prebiotics, probiotics, and living foods into your diet while sharing how to make your own fermented vegetables and kombucha at home.

