New York
Plan Name: MVP EPO Gold 12
Plan Form: NY-EPO-SG-012 (2025)
Plan Status: Active

Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
Annual Deductible per Contract Year	$0 Person/$0 Family - Embedded	None
Co-insurance	50% Person/50% Family	None
Annual Out-of-Pocket Maximum	$7,000 Person/$14,000 Family - Embedded	None
Primary Care Physician Office Visits	Covered in Full	None
Specialist Office Visits	50% coinsurance	None
Preventive & Well Care Services		
Well Child Care & Immunizations Adult Annual Physical (One per Contract Year) Mammography Annual Pap Test & Ob/Gyn Exam Immunizations for Adults Colonoscopy /Sigmoidoscopy Screening Bone Density Tests	Covered in Full. For a full list of covered preventive care services, visit **mvphealthcare.com**.	None
Physician Office Visits		
Diagnostic Laboratory Services	PCP: 50% coinsurance/Spec: 50% coinsurance	None
Diagnostic X-ray	PCP: 50% coinsurance/Spec: 50% coinsurance	None
Advanced Imaging Services (CT/PET scans, MRIs)	Spec: 50% coinsurance/Free-Stnd: 50% coinsurance	None
Rehabilitative Services (PT/OT/ST)	50% coinsurance	54 visits per condition, per Plan Year combined therapies
Allergy Services	50% coinsurance	Cost share dependent on location of services
Chemotherapy Visit	50% coinsurance	None
Inpatient Services - Hospital		
Medical/Surgical Admissions	50% coinsurance	Per continuous confinement
Surgical Services	50% coinsurance	None
Inpatient Physical Rehabilitation	50% coinsurance	60 days per Plan Year Combined Therapies
Outpatient Hospital Services		
Hospital Rehab Services (PT/OT/ST)	50% coinsurance	54 visits per condition/year combined therapies
Diagnostic Laboratory Services ++	50% coinsurance	None
Diagnostic X-ray ++	50% coinsurance	None
Advanced Imaging Services (CT/PET, scans, MRIs) ++	50% coinsurance	None
Ambulatory/Outpatient Surgery ++	50% coinsurance	None
Emergency Care		
Emergency Room (ER) Visit	50% coinsurance	None
Urgent Care Centers	50% coinsurance	None
Ambulance (Emergency Medical Transportation)	50% coinsurance	None
Maternity Services		
Maternity – Prenatal Care	Covered in Full	None
Maternity – Physician Delivery	50% coinsurance	None
Maternity – Inpatient Hospital Services	50% coinsurance	None

***Deductible applies to this benefit**

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	Coverage Information	Limits and Exclusions
Behavioral Health Services		
Mental Health Inpatient Hospital	50% coinsurance	Including residential treatment
Mental Health Outpatient	Covered in Full	None
Substance Use Disorder Inpatient Hospital	50% coinsurance	Including residential treatment
Substance Use Disorder Outpatient	Covered in Full	Unlimited; Up to 20 visits per plan year may be used for family counseling
Residential Treatment	50% coinsurance	None
Other Services		
Physician Administered Drugs	50% coinsurance	None
Skilled Nursing Facility	50% coinsurance	200 days per plan year
Home Health Care	50% coinsurance	60 visits per plan year
Hospice	50% coinsurance	210 days per plan year, 5 visits for family bereavement counseling
Durable Medical Equipment	50% coinsurance	Standard equipment covered
Diabetic Supplies & Equipment	Covered in Full	Diabetic Insulin Covered in full In Network
Chiropractic Benefit	50% coinsurance	None
Acupuncture	50% coinsurance	12 visits per Plan Year
Prescription Drug Coverage		
Tier 1	50% coinsurance	30 day retail/90 day mail order
Tier 2	50% coinsurance	30 day retail/90 day mail order
Tier 3	50% coinsurance	30 day retail/90 day mail order
Prescription Drug Deductible	None	None
Vision Care		
Adult Vision Care	Not covered	None
Pediatric Vision Care	50% coinsurance	One exam per 12-month period
Other Plan Features		
Gia® Virtual Care	0% coinsurance	None
Wellness Benefits	$600 allowance	Get reimbursed up to $600 per contract, per calendar year with MVP's Well-Being Reimbursement
Plan Highlights	Visit mvphealthcare.com for more information. View a complete Glossary of Terms and Member FAQs to better understand your MVP plan benefits.	
Pediatric Dental	Preventive, Routine, and Major (including medically-necessary orthodontia) – See Schedule of Benefits for Cost Share Details. *Services can be obtained from any licensed provider.*	
++Preferred Provider Facilities	Laboratory, radiology, and ambulatory services at a preferred provider facility will be covered in full, after deductible (if applicable). Find a preferred provider facility in your area at **mvphealthcare.com**.	

This plan overview is intended to provide a general outline of coverage. In the event of any conflict between this document and your Certificate of Coverage (COC), Schedule, and any applicable Rider(s), your COC, Schedule, and Rider(s) will be controlling. For plan details, please call **1-800-TALK-MVP** (825-5687), or visit **mvphealthcare.com**.

Health benefit plans are issued or administered by MVP Health Plan, Inc.; MVP Health Insurance Company; MVP Select Care, Inc.; and MVP Health Services Corp., operating subsidiaries of MVP Health Care, Inc. Not all plans available in all states and counties.

***Deductible applies to this benefit**