**New York** 

Plan Name: MVP HMO Bronze 9 HDHP Plan Form: NY-HMOH-SB-009 (2025)

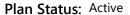
Plan Status: Active



- Idil Status. Active	_	HEALTH CARE
Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
Annual Deductible per Contract Year	\$6,250 Person/\$12,500 Family - Embedded	None
Co-insurance	50% Person/50% Family	None
Annual Out-of-Pocket Maximum	\$7,100 Person/\$14,200 Family - Embedded	None
Primary Care Physician Office Visits	50% coinsurance*	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	202 200	
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
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	Coverage Information	Limits and Exclusions	
Behavioral Health Services			
Mental Health Inpatient Hospital	50% coinsurance*	Including residential treatment	
Mental Health Outpatient	50% coinsurance*	None	
Substance Use Disorder Inpatient Hospital	50% coinsurance*	Including residential treatment	
Substance Use Disorder Outpatient	50% coinsurance*	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	
Hamisa	50% coinsurance*	210 days per plan year, 5 visits for family bereavement	
Hospice		counseling	
<b>Durable Medical Equipment</b>	50% coinsurance*	Standard equipment covered	
Diabetic Supplies & Equipment	50% coinsurance*	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	Pharm: \$10 copay*/Mail: \$25 copay*	30 day retail/90 day mail order; preventive drugs deductible waived	
Tier 2	Pharm: \$35 copay*/Mail: \$87.50 copay*	30 day retail/90 day mail order; preventive drugs deductible waived	
Tier 3	Pharm: \$70 copay*/Mail: \$175 copay*	30 day retail/90 day mail order; preventive drugs deductible waived	
Prescription Drug Deductible	Subject to annual deductible	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 myphealthcare.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 <b>mvphealthcare.com</b> .		

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.

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