

New York  
 Plan Name: MVP Premier Bronze 2  
 Plan Form: NY-HMO-DB-002-S (2025)  
 Plan Status: Active



Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
Annual Deductible per Contract Year	\$3,800 Person/\$7,600 Family - Embedded	None
Co-insurance	As Noted Below	None
Annual Out-of-Pocket Maximum	\$9,200 Person/\$18,400 Family - Embedded	None
Primary Care Physician Office Visits	\$50 copay*	First 3 Combined PCP/MH/SA or SP visits before DD
Specialist Office Visits	\$75 copay*	First 3 Combined PCP/MH/SA or SP visits before DD
<b>Preventive &amp; Well Care Services</b>		
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 <a href="http://mvphealthcare.com">mvphealthcare.com</a> .	None
<b>Physician Office Visits</b>		
Diagnostic Laboratory Services	PCP: \$50 copay*/Spec: \$50 copay*	None
Diagnostic X-ray	PCP: \$75 copay*/Spec: \$75 copay*	None
Advanced Imaging Services (CT/PET scans, MRIs)	Spec: \$175 copay*/Free-Stnd: \$175 copay*	None
Rehabilitative Services (PT/OT/ST)	\$50 copay*	60 visits per condition, per Plan Year combined therapies
Allergy Services	\$75 copay*	None
Chemotherapy Visit	\$50 copay*	None
<b>Inpatient Services - Hospital</b>		
Medical/Surgical Admissions	\$1,500 copay*	Per continuous confinement
Surgical Services	\$150 copay*	None
Inpatient Physical Rehabilitation	\$1,500 copay*	60 days per Plan Year Combined Therapies
<b>Outpatient Hospital Services</b>		
Hospital Rehab Services (PT/OT/ST)	\$50 copay*	60 visits per condition/year combined therapies
Diagnostic Laboratory Services	\$50 copay*	None
Diagnostic X-ray	\$75 copay*	None
Advanced Imaging Services (CT/PET, scans, MRIs)	\$175 copay*	None
Ambulatory/Outpatient Surgery	\$150 copay*	None
<b>Emergency Care</b>		
Emergency Room (ER) Visit	\$500 copay*	None
Urgent Care Centers	\$75 copay*	None
Ambulance (Emergency Medical Transportation)	\$300 copay*	None
<b>Maternity Services</b>		
Maternity – Prenatal Care	Covered in Full	None
Maternity – Physician Delivery	\$150 copay*	\$150 copay*
Maternity – Inpatient Hospital Services	\$1,500 copay*	None

\*Deductible applies to this benefit

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<b>Behavioral Health Services</b>		
<b>Mental Health Inpatient Hospital</b>	\$1,500 copay*	Including residential treatment
<b>Mental Health Outpatient</b>	\$50 copay*	First 3 Combined PCP/MH/SA or SP visits before DD
<b>Substance Use Disorder Inpatient Hospital</b>	\$1,500 copay*	Including residential treatment
<b>Substance Use Disorder Outpatient</b>	\$50 copay*	First 3 combined PCP/MH/SA or SP visits before DD; 20 visits per plan year may be used for family counseling
<b>Residential Treatment</b>	\$1,500 copay*	None
<b>Other Services</b>		
<b>Physician Administered Drugs</b>	\$50 copay*	None
<b>Skilled Nursing Facility</b>	\$1,500 copay*	200 days per plan year
<b>Home Health Care</b>	\$50 copay*	40 visits per year
<b>Hospice</b>	Inpt: \$1,500 copay* / Outpt: \$50 copay*	210 days per plan year, 5 visits for family bereavement counseling
<b>Durable Medical Equipment</b>	50% coinsurance*	Standard equipment covered
<b>Diabetic Supplies &amp; Equipment</b>	\$50 copay*	Diabetic Insulin Covered in full In Network
<b>Chiropractic Benefit</b>	\$75 copay*	None
<b>Acupuncture</b>	Not covered	None
<b>Prescription Drug Coverage</b>		
<b>Tier 1</b>	Pharm: \$10 copay*/Mail: \$25 copay*	30 day retail/90 day mail order
<b>Tier 2</b>	Pharm: \$35 copay*/Mail: \$87.50 copay*	30 day retail/90 day mail order
<b>Tier 3</b>	Pharm: \$70 copay*/Mail: \$175 copay*	30 day retail/90 day mail order
<b>Prescription Drug Deductible</b>	Subject to annual deductible	None
<b>Vision Care</b>		
<b>Adult Vision Care</b>	Not covered	None
<b>Pediatric Vision Care</b>	\$50 copay*	One exam per 12-month period
<b>Other Plan Features</b>		
<b>Gia® Virtual Care</b>	Covered in Full	None
<b>Wellness Benefits</b>	\$600 allowance	Get reimbursed up to \$600 per contract, per calendar year with MVP's Well-Being Reimbursement
<b>Plan Highlights</b>	Visit <a href="http://mvphealthcare.com">mvphealthcare.com</a> for more information. View a complete Glossary of Terms and Member FAQs to better understand your MVP plan benefits.	

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](http://mvphealthcare.com).

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