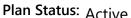
**New York** 

Plan Name: MVP Premier Gold 1

**Plan Form:** NY-HMO-DG-001-S (2025)





Plan Status: Active	HEALTH CARE	
Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
Annual Deductible per Contract Year	\$600 Person/\$1,200 Family - Embedded	None
Co-insurance	As Noted Below	None
Annual Out-of-Pocket Maximum	\$7,900 Person/\$15,800 Family - Embedded	None
Primary Care Physician Office Visits	\$25 copay*	None
Specialist Office Visits	\$40 copay*	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: \$25 copay*/Spec: \$40 copay*	None
Diagnostic X-ray	PCP: \$40 copay*/Spec: \$40 copay*	None
Advanced Imaging Services (CT/PET scans, MRIs)	Spec: \$40 copay*/Free-Stnd: \$40 copay*	None
Rehabilitative Services (PT/OT/ST)	\$30 copay*	60 visits per condition, per Plan Year combined th
Allergy Services	\$40 copay*	None
Chemotherapy Visit	\$25 copay*	None
Inpatient Services - Hospital		
Medical/Surgical Admissions	\$1,000 copay*	per continuous confinement
Surgical Services	\$100 copay*	None
Inpatient Physical Rehabilitation	\$1,000 copay*	60 days per Plan Year Combined Therapies
Outpatient Hospital Services		
Hospital Rehab Services (PT/OT/ST)	\$30 copay*	60 visits per condition/year combined therapies
Diagnostic Laboratory Services	\$40 copay*	None
Diagnostic X-ray	\$40 copay*	None
Advanced Imaging Services (CT/PET, scans, MRIs)	\$40 copay*	None
Ambulatory/Outpatient Surgery	\$100 copay*	None
Emergency Care		
Emergency Room (ER) Visit	\$150 copay*	None
Urgent Care Centers	\$60 copay*	None
Ambulance (Emergency Medical Transportation)	\$150 copay*	None
Maternity Services  Maternity – Prenatal Care	Covered in Full	None
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Maternity – Physician Delivery	\$100 copay*	\$100 copay*
Maternity – Inpatient Hospital Services	\$1,000 copay*	None

**New York** 

**Plan Name:** MVP Premier Gold 1

**Plan Form:** NY-HMO-DG-001-S (2025)

Plan Status: Active



	Coverage Information	Limits and Exclusions	
Behavioral Health Services			
Mental Health Inpatient Hospital	\$1,000 copay*	Including residential treatment	
Mental Health Outpatient	\$25 copay*	None	
Substance Use Disorder Inpatient Hospital	\$1,000 copay*	Including residential treatment	
Substance Use Disorder Outpatient	\$25 copay*	Unlimited; Up to 20 visits per plan year may be used for family counseling	
Residential Treatment	\$1,000 copay*	None	
Other Services			
Physician Administered Drugs	\$25 copay*	None	
Skilled Nursing Facility	\$1,000 copay*	200 days per plan year	
Home Health Care	\$25 copay*	40 visits per year	
Hospice	Inpt: \$1,000 copay* / Outpt: \$25 copay*	210 days per plan year, 5 visits for family bereavement counseling	
Durable Medical Equipment	20% coinsurance*	standard equipment covered	
Diabetic Supplies & Equipment	\$25 copay*	Diabetic Insulin Covered in full In Network	
Chiropractic Benefit	\$40 copay*	None	
Acupuncture	Not covered	None	
Prescription Drug Coverage			
Tier 1	Pharm: \$10 copay/Mail: \$25 copay	30 day retail/90 day mail order	
Tier 2	Pharm: \$35 copay/Mail: \$87.50 copay	30 day retail/90 day mail order	
Tier 3	Pharm: \$70 copay/Mail: \$175 copay	30 day retail/90 day mail order	
Prescription Drug Deductible	None	None	
Vision Care			
Adult Vision Care	Not covered	None	
Pediatric Vision Care	\$25 copay*	One exam per 12-month period	
Other Plan Features			
Gia® Virtual Care	Covered in Full	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.		

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.