



Welcome to MVP Health Care®

2026 Plan Year



Your health plan is one of the most important decisions you'll make this year.

We've got you covered.

What are my plan options?

Plan Option

Deductible	Out-of-Pocket Max	Co-Insurance	Prescription Coverage
Individual \$2,600	Individual \$4,000	Coinsurance 20%	Tier 1 \$10 after deductible \$0 (Age 0 to 19)
Family \$5,200	Family \$8,000	Durable medical equipment 50% coinsurance	Tier 2 \$30 after deductible
			Tier 3 \$50 after deductible

This is intended to provide a general outline of coverage. For comprehensive benefit details, please review your Certificate of Coverage (COC), Schedule of Benefits and Coverage (SBC), and any applicable Rider(s). Your COC, SBC, and Rider(s) will be controlling. These documents can be found in your MVP online account or are available by request.

Understanding High-Deductible Health Plans

You Pay

You pay 100% of non-preventive medical services and prescription costs until you meet your plan's annual deductible.

You Share

After your plan's annual deductible is met, you and MVP share expenses with a co-pay and/or co-insurance.

You Stop

After you reach your out-of-pocket maximum, MVP pays 100% of covered services.



Is my doctor in the network?

We Have Thousands of Doctors In-Network

Regional and National Network Access

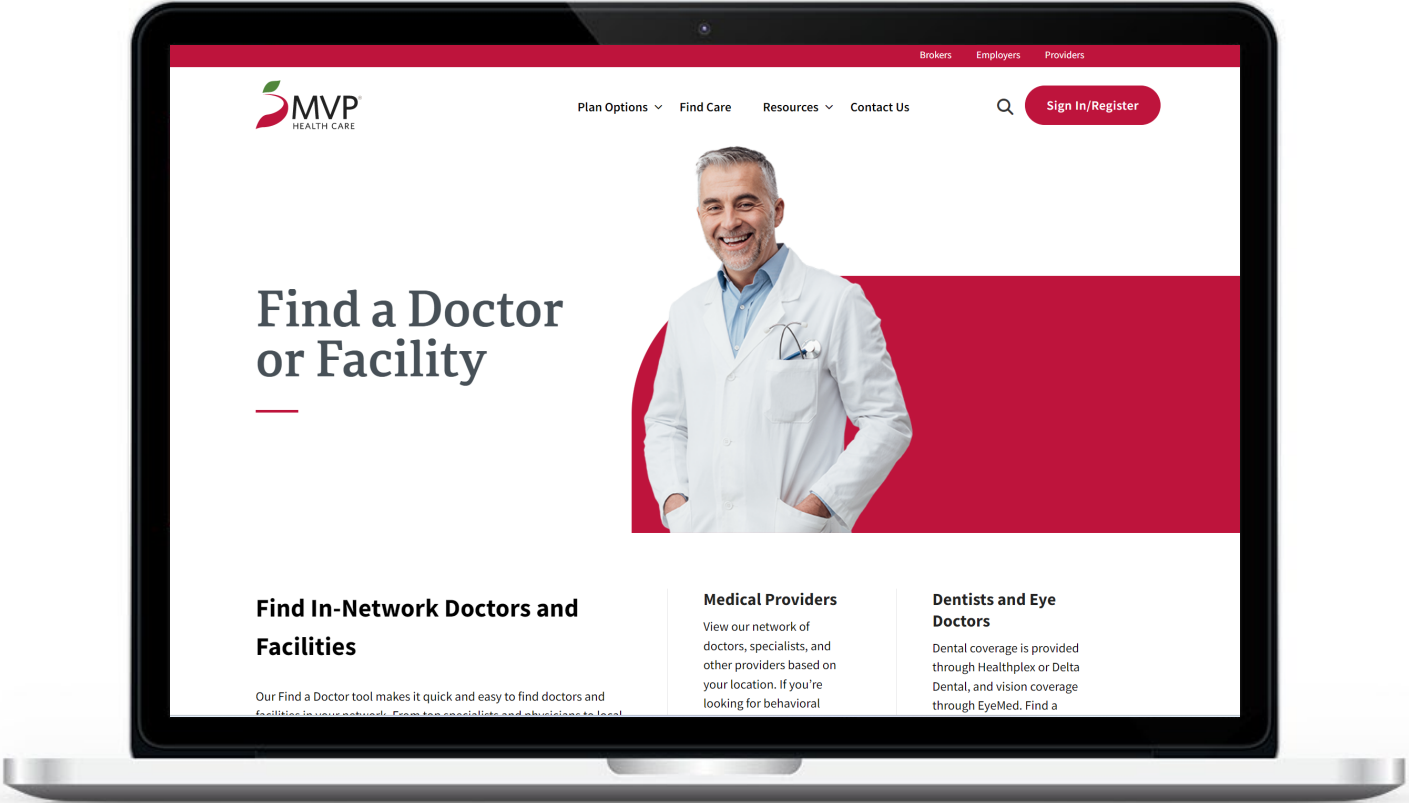
MVP's regional network includes 60,697 providers and 3,400 facilities in New York and Vermont.

Most plans have access to a national network of more than one million providers through our Cigna alliance.



We've Made it Easy to Find Doctors

Use our search tool to discover if a provider, lab, or facility is part of our network at mvphealthcare.com/findadoctor.



Are my prescriptions covered?

Find Out if Your Prescription is Covered

MVP partners with CVS Caremark® for your pharmacy benefit, giving you access to many participating pharmacies and covering thousands of medications on the MVP approved drug list, the Formulary.

Online tools

Manage your pharmacy benefits in Gia.

- Research medication costs
- Order prescriptions and have them delivered
- Search for money saving generic alternatives

To find out if a drug will be covered by your MVP plan, visit mvphealthcare.com/prescriptions to find your Formulary or call Customer Care.



How to Find the Formulary

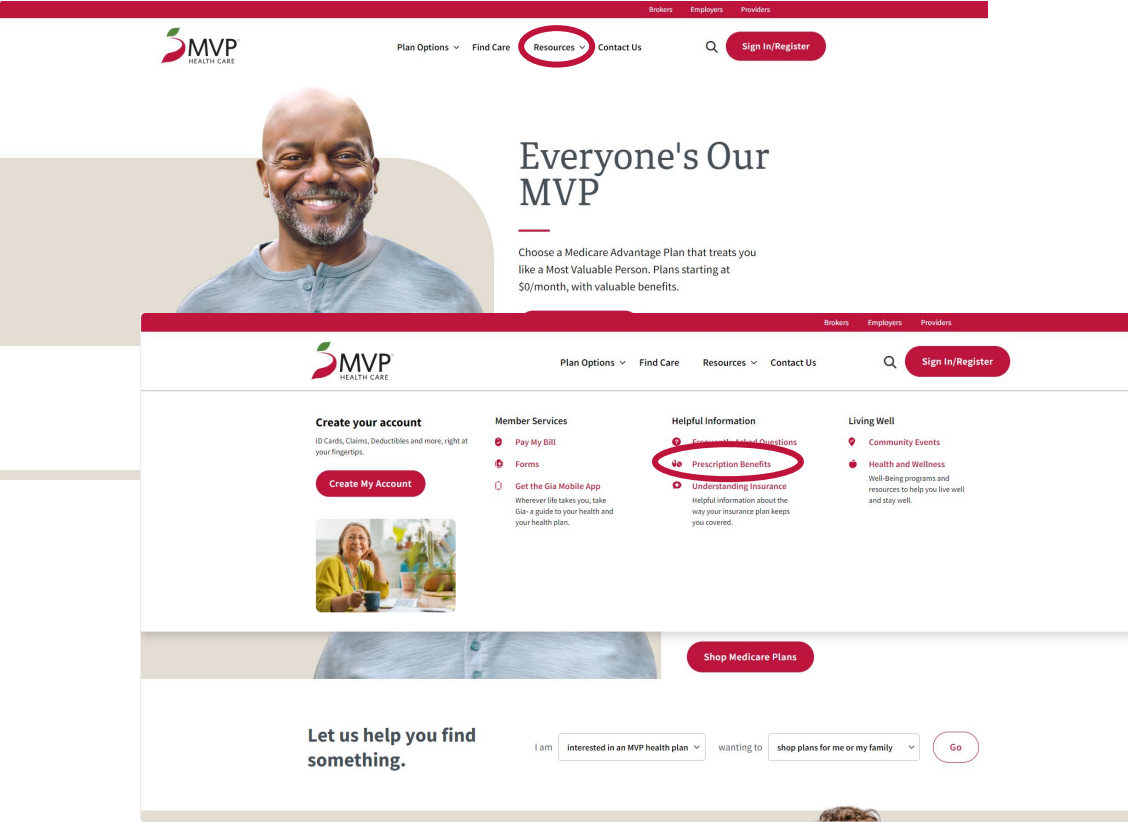
The list of drugs covered by your MVP health plan is called the Formulary, and the most current version can be found online.

Step 1

Visit **mvphealthcare.com** and choose *Resources*.

Step 2

Select Prescription Benefits



How to Find the Formulary

Step 3

Use the dropdowns to find the Formulary for your plan type.

Step 4

Click the View PDF button.

The screenshot shows the MVP Health Care website. At the top, there is a navigation bar with the MVP logo, links for Plan Options, Find Care, Resources, and Contact Us, a search icon, and a Sign In/Register button. Below the navigation bar is a hero section with a photo of a woman looking at her phone and the heading 'How to Find Your Prescription Benefits'. Underneath this heading are three bullet points: 'Sign in to your MVP Member online account', 'Click or tap My Plan', and 'Click or tap Manage Prescriptions', followed by a 'Sign In Or Register' button. Below the hero section is a section titled 'Looking for a Drug Associated With Your Plan?' with the instruction 'Find your plan type from the options below, and click or tap View PDF to see your plan's Formulary (list of covered drugs)'. This section contains three dropdown menus: 'State' (set to New York), 'Year' (set to 2023), and 'Plan' (set to Child Health Plus Plans). A 'View PDF' button is located to the right of the dropdowns. A red circle highlights the dropdown menus and the 'View PDF' button. Below the dropdowns, there is a link: 'Not sure of your plan? Sign in.' The dropdown menu for 'Plan' is open, showing a list of plan types: Child Health Plus Plans, DualAccess (HMO-D-SNP), Essential Plans, Large Group and ASO Plans, Medicare Part D Employer Based Plans, Medicare Part D Individual Plans, New York State of Health and Direct-Purchase Plans, Small Group Plans, and UVM Health Advantage Plans.

How to Read the Formulary

You can search the Formulary by drug name or by the name of the condition the drug is used to treat. The following symbols have special meaning:

- PA** This drug requires prior authorization.
- QL** This drug has a maximum quantity limit.
- SP** This is a specialty medication, and it must be filled at a pharmacy in the specialty network, such as CVS Specialty Pharmacy.
- ST** This drug requires Step Therapy, and you must try other drugs first to treat your condition.
- AGE** Age Limit
- LD** Limited Distribution
- OTC** Over the Counter
- NM** Not available at mail order

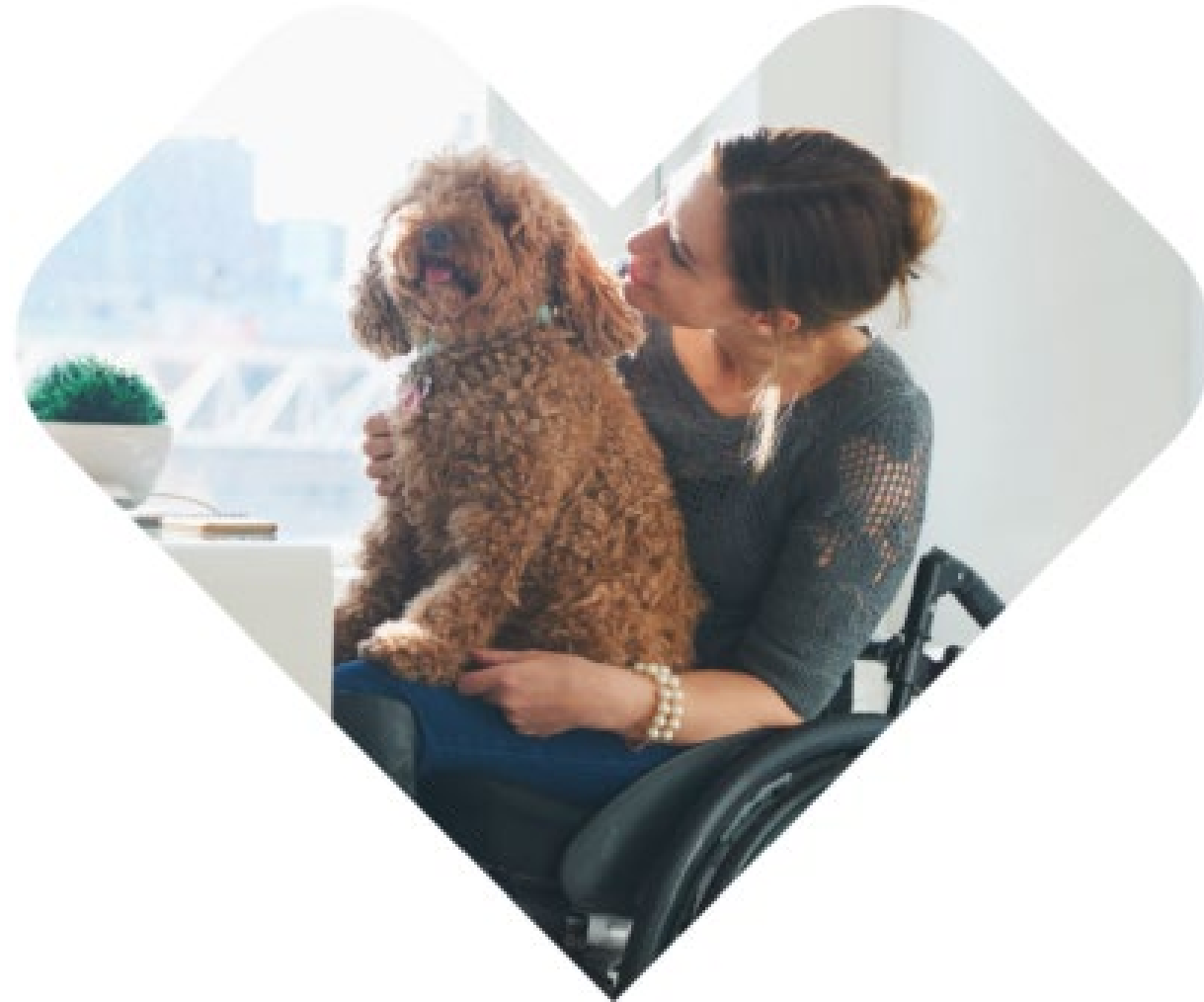
Prescription Delivery by Mail

CVS Mail Service Pharmacy Delivers 90-Day Supplies

- Get 90-day supplies of medications you take regularly directly to your door.
- 90-day supplies typically cost less than 30-day supplies—and there is no cost for shipping.
- CVS will send your prescriptions in secure, nondescript packaging to protect your privacy.

Learn more at mvphealthcare.com/prescriptions.

To get started with CVS mail order, call the CVS Caremark Customer Care at the phone number on the back of your MVP Member ID card.



CVS Caremark Cost Saver™

Powered by GoodRx®

- Prescription drug discount solution to help lower out-of-pocket drug costs is available to fully insured MVP members
- Eligible MVP members will have access to GoodRx prescription pricing to help lower costs on select generic medications at in-network pharmacies
- MVP members can show their MVP Member ID card for seamless access



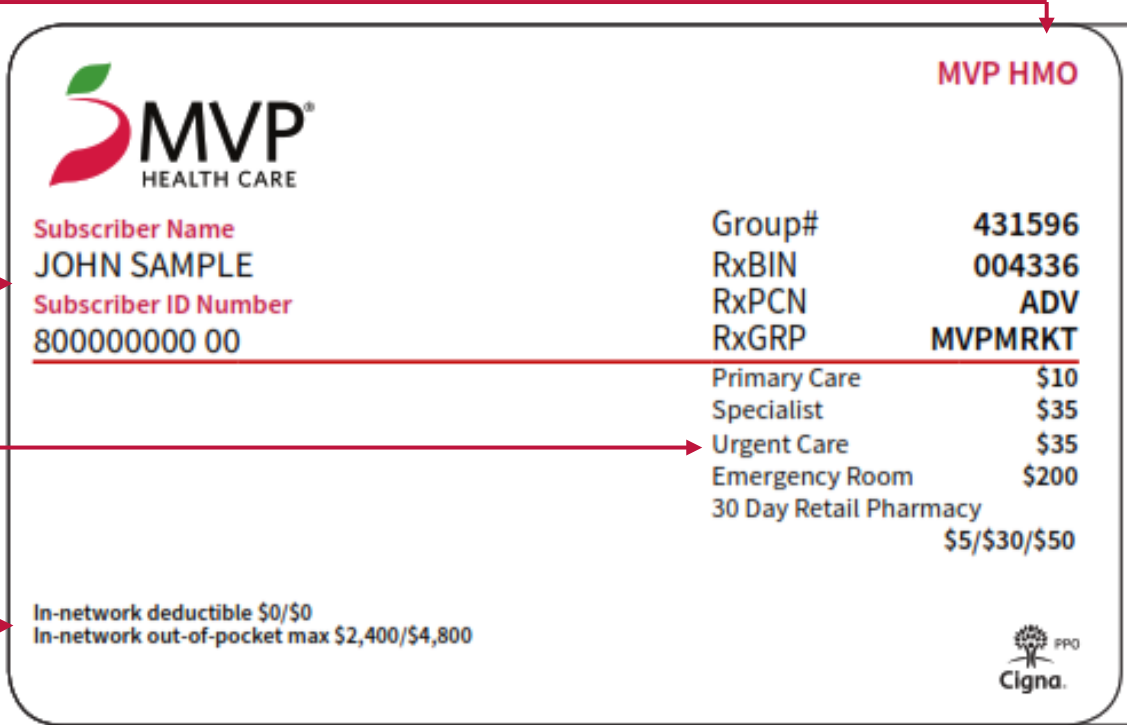
How do I use my benefits?

The Key to Your Coverage

If you are enrolling in a new plan, you will receive your MVP Member ID card in the mail. We've made changes so you can find more information about your plan right on the card!


- MVP Plan Type
- Subscriber/Member Information
- Cost-Share Information
- Medical Deductible

Find important contact information on the back of the card.



The image shows a sample MVP Health Care Member ID card. The card is white with a red and green logo at the top left. The text on the card includes the member's name, group number, and various cost-share details. Red arrows from the text on the left point to specific fields on the card: 'MVP Plan Type' points to 'MVP HMO', 'Subscriber/Member Information' points to the subscriber name and ID number, 'Cost-Share Information' points to the cost-share table, and 'Medical Deductible' points to the deductible and out-of-pocket maximum information.

MVP HMO	
Subscriber Name	Group# 431596
JOHN SAMPLE	RxBIN 004336
Subscriber ID Number	RxPCN ADV
8000000000 00	RxGRP MVPMRKT
<hr/>	
	Primary Care \$10
	Specialist \$35
	Urgent Care \$35
	Emergency Room \$200
	30 Day Retail Pharmacy \$5/\$30/\$50
<hr/>	
In-network deductible \$0/\$0	
In-network out-of-pocket max \$2,400/\$4,800	



This is a sample. Your card may look different based on your plan details.

Plan Information at Your Fingertips

Access Gia online at my.mvphealthcare.com or in the *Gia by MVP*® mobile app, whichever is more convenient for you.

- Order ID cards and print a temporary card
- Review/Print Explanation of Benefits (EOB)
- View benefit information and deductibles
- Check claim status and history

You can contact MVP Customer Care at the phone number listed on the back of your MVP Member ID card or at **1-800-TALK-MVP** (825-5687).



Transition of Care

If your provider doesn't participate with MVP, you may be eligible for Transition of Care Benefits. Examples of when this would apply include:

- You are being treated for a life threatening, or disabling condition
- You are in the second or third trimester of pregnancy

Make sure you fill out the Transition of Care Benefits Application found under [Enrollment/Change Forms online](#) to avoid gaps in coverage.



Prior Authorization

You may need prior authorization if the following is true:

- You are in the midst of a treatment plan with your provider
- You have a surgery or procedure scheduled for a date after your enrollment begins
- You take a drug that is not on the formulary or requires additional review as indicated on the formulary

Talk about your benefit change with your provider to ensure there is no lapse in coverage.



What does my plan include?

Gia Online Accounts

Easy access to the tools and information you need to get the most value from your MVP plan.

- View, order and print ID cards
- View claims status, history, and view/print EOBs
- View benefit information
- See progress toward deductibles and limits
- Set communication preferences
- Access well-being benefits
- Find doctors

NEW Online Reimbursement Request Form Now Available
The MVP Well-Being Reimbursement Program reimburses you for products and services that help you achieve your personal goals—up to \$600 per contract per calendar year. And now it's **quicker and easier** to get reimbursed with the new online experience. **Start your online submission.**

Well-Being Your Way

Learn more about the Well-Being Reimbursement Program.

Plan Cost & Usage | Deductibles | Out-of-Pocket Max

Yearly In-Network Deductible
\$8,000.00 Total

\$3,650
Remaining

Deductible Met
\$4,350.00

[View Deductibles and Limits Details](#)

Important Links

- [Communication Preferences](#)
Tell us how you'd like to receive materials like EOBs, tax forms, invoices, and more.
- [Well-Being Request a Reimbursement](#)
Get reimbursed for the things you'd expect, and also some that may surprise you.

Your Medical Member ID Card

MVP Health Care | **123456789** | **Well-Being**

Jane Smith
Member ID: 123456789 99
Group #: A11111B000
Annual Deductible: \$8,000

[Show Back](#)

Plan Type
MVP HDHP Plan w/HSA

Member ID
123456789 99

Group #
A11111B000

Order Card

Preventive Care Reminders
Typically it takes 30-60 days for data to update. Some data may be out of sync while we wait for records to be populated from the provider.

Flu Vaccine
Jane Smith
Due: 12/31/2025

Help Me Shop
Individuals & Family Plans
Employer Plans
Medicare Plans
Brokers
Understand Insurance

For Members
Find a Doctor
Prescription Benefits
Forms
Health & Wellness

For Employers
Forms
Dental Coverage

About MVP
Careers
Our Story
Our Leadership
Community Events
News Center
Corporate Giving

Follow Us
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LinkedIn
YouTube

Privacy Policy | Terms of Use | Site Help | Notice of Privacy Practices & Compliance | MVP Non-Discrimination & Language Notices

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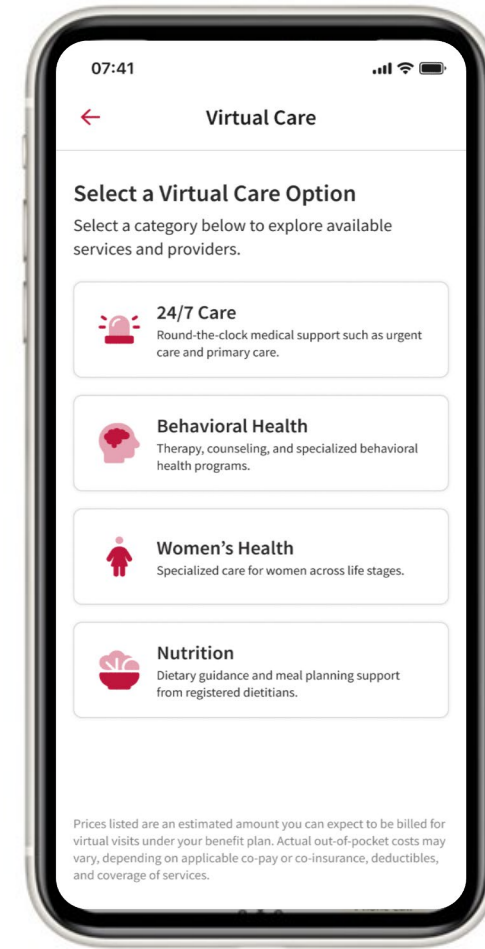
Gia by MVP Mobile App

Beginning January 1, 2026, Gia virtual care services are \$0 before deductible on all qualified high-deductible health plans (QHDHP).

- Connects you to a real, live doctor fast
- 24/7 availability by phone call, video, or in-app messaging
- Same-day treatment for most health concerns
- Helps you get care, manage health conditions, or just get a trustworthy answer to a health question
- Find deductibles, claims, and a wide network of doctors and facilities
- View and share ID cards with doctors, family members, or anyone

For serious and life-threatening emergencies, please call 911.

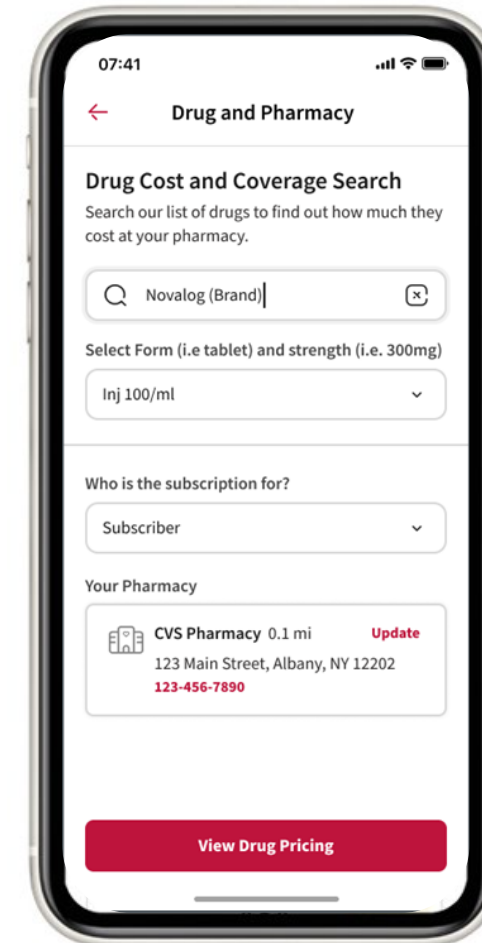
Some specialty virtual care providers included in Gia, in-person visits, and referrals may be subject to the plan's applicable co-pay/cost-share. Estimated visit costs will be listed in Gia at the time of service.



Find a Pharmacy and Drug Costs

This feature is in the navigation menu of the *Gia by MVP* mobile app.

- Find in-network pharmacies
- Search and compare drug prices at a local in-network pharmacy for brand, generic, and specialty drugs
- Drug pricing is personalized based on member plan, formulary, and deductible spending
- Alerts member when drug requires a prior authorization, or is not covered by their formulary



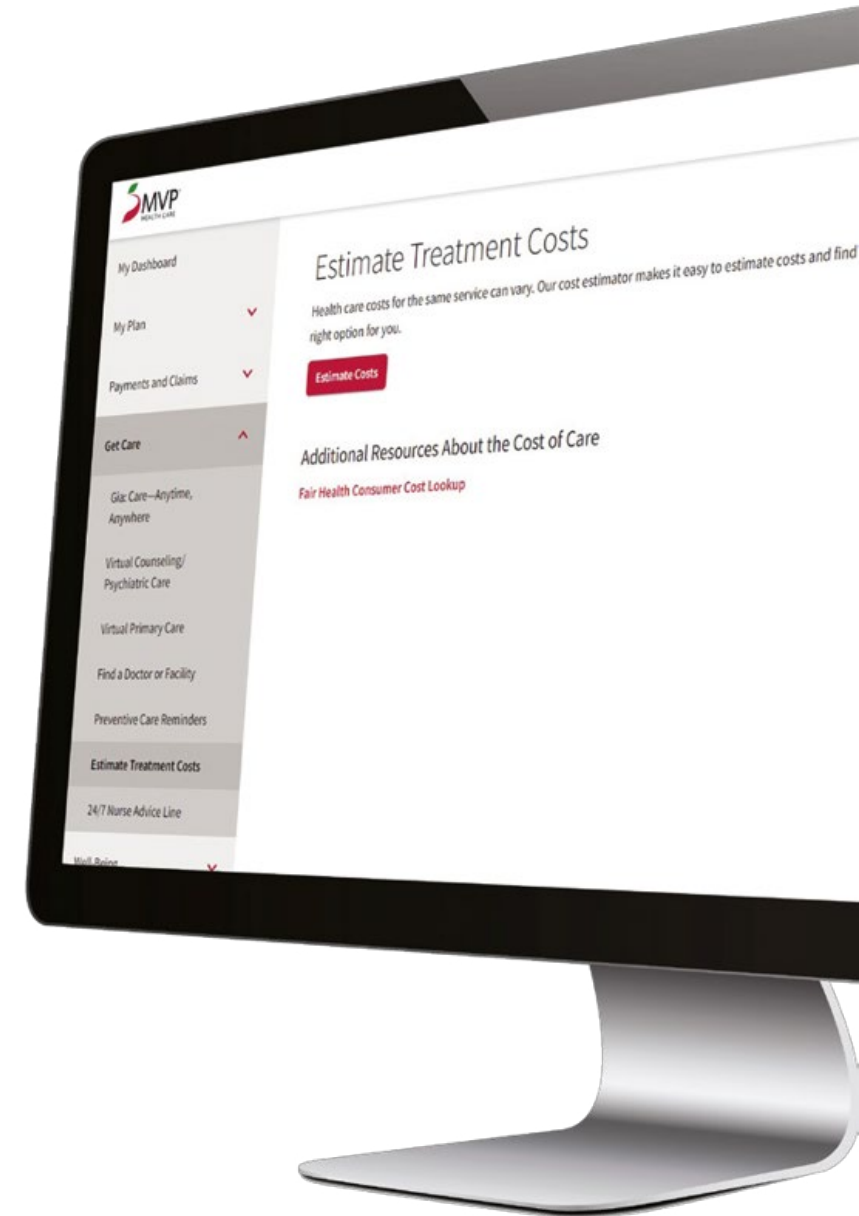
Treatment Cost Estimator

The MVP Treatment Cost Estimator can help you prepare for treatment, a procedure, or surgery.

Use this online tool to compare costs for medical treatments and services from different providers and facilities.

Get started!

In the *Gia by MVP* mobile app, tap Doctor/Facility Search. Or sign in to *Gia* at **my.mvphealthcare.com**. Select *Get Care* and then *Estimate Treatment Costs*.



\$600 Well-Being Reimbursement

You can get reimbursed for items that help support your well-being, including:

- Sport memberships
- Mindfulness apps
- Park passes
- Fitness equipment
- Health monitoring devices
- Ergonomic office equipment
- And much more!



Empowering the Well-Being of Women

Women's health needs are unique, yet too often underserved.

MVP supports clinical programs across the full life journey with women at the center—now including a complete maternity care experience from fertility to first steps and ongoing coaching support. Large group members can also receive a \$1,500 reimbursement, per contract, per calendar year, for support services from a certified and/or trained doula upon 2026 plan renewal.



SimpliFed offers support throughout and after the pregnancy journey, including breastfeeding guidance.



\$1,500 doula reimbursement (Large Group only), per contract, per calendar year, for support received from trained/certified doulas.

MVP Living Well Programs

- Guided by the five dimensions of wellness
- Open and available to the MVP community
- Free or low-cost to participate in
- Offered seasonally, in-person and virtually
- Organized in a variety of different formats such as fitness opportunities, wellness educational programs, one-time experiences and voucher/discount style offerings



Meal Delivery

MVP wants to make sure your employees get the nutrition they need. When recovering from an in-patient hospital stay, members can receive two weeks of home delivered meals – **at no cost!**

- MVP Case Managers are available to review menu options and help place orders
- Meals are designed to support the nutritional needs of different health conditions and lifestyles
- The member receives 14 refrigerated meals, delivered to their home



Preferred Providers Save Money

If your plan is not subject to a deductible, medically necessary services are covered in full at an MVP Preferred Provider. If your plan has a deductible, you can save on out-of-pocket costs until your deductible is met. Then, medically necessary services are covered in full.

Preferred Provider services include:

- Laboratory
- Radiology
- Ambulatory/Outpatient Surgery



Health Savings Account Overview

With your MVP high-deductible health plan (HDHP), you can enroll in a Health Savings Account (HSA). This personal, interest-bearing account can be used to help pay for qualified, out-of-pocket expenses.

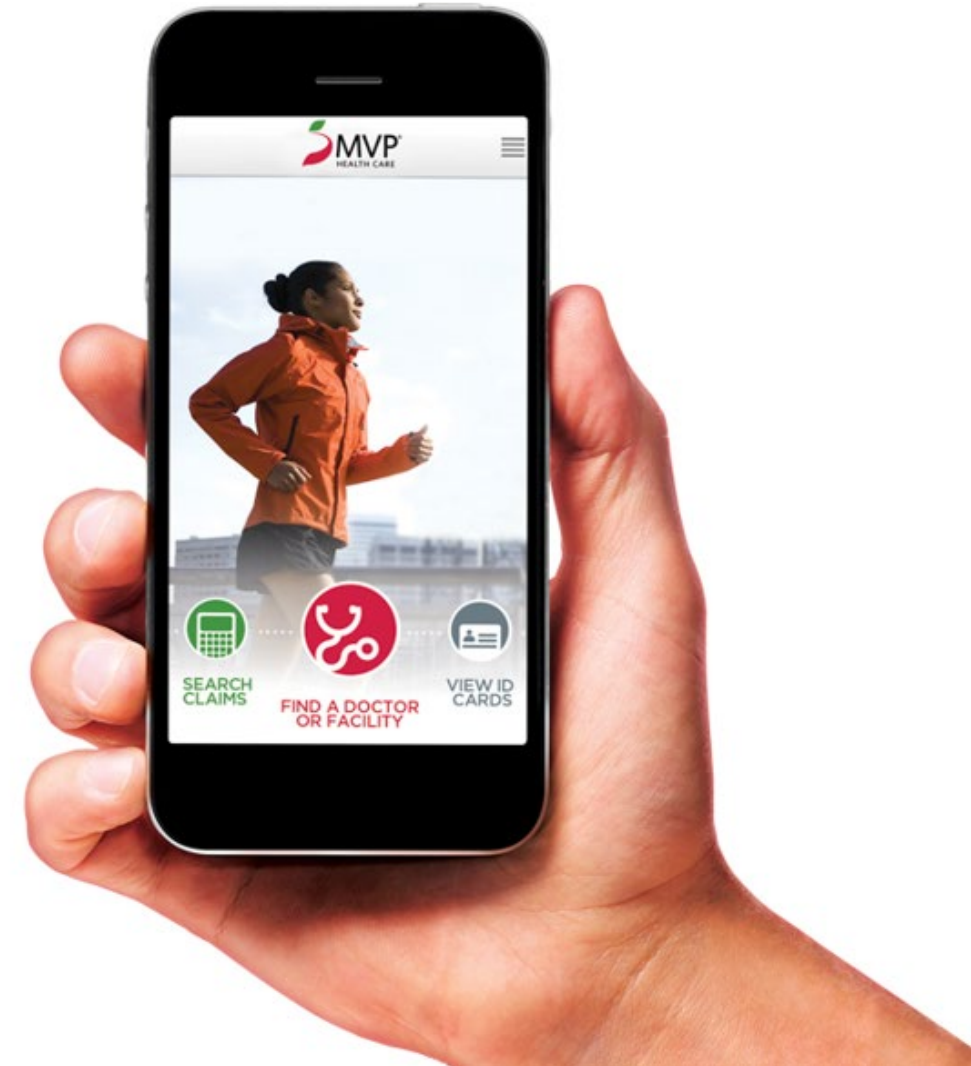
- Unused funds are completely portable
- Contributions are tax deductible



Manage Your Spending Account Online

Manage your account online at mvphealthcare.wealthcareportal.com or with the myHealthSpend mobile app.

- Check your balances
- View claim status
- Sign up for email or text alerts
- Shop for qualified over-the-counter expenses



More Questions?

Learn more at mvphealthcare.com.

Contact: Jillian Perry
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845-897-6062

