**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.mvphealthcare.com or by calling 1-800-348-8515..

| Important Questions | Answers | Why this Matters: |
|---|---|---|
| **What is the overall deductible?** | In network -$1,300 person/$2,600 family | You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible. |
| **Are there other deductibles for specific services?** | No. | You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers. |
| **Is there an out–of–pocket limit on my expenses?** | In network -$2,500 person/$5,000 family Rx out-of-pocket -$1,300 person /$2,600 family | The out–of–pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. |
| **What is not included in the out–of–pocket limit?** | Premiums and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out–of–pocket limit. |
| **Is there an overall annual limit on what the plan pays?** | No | This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 2 describes specific coverage limits, such as limits on the number of office visits. |
| **Does this plan use a network of providers?** | Yes, for a list of participating providers see www.mvphealthcare.com. | If you use an in-network doctor or other health care provider, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred, or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers. |
| **Do I need a referral to see a specialist?** | No | This plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see the specialist. |
| **Are there services this plan doesn't cover?** | Yes | Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services. |

**Questions:** Call 1-800-348-8515 or visit us at www.mvphealthcare.com.
If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.mvphealthcare.com or call 1-800-348-8515 to request a copy.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating providers by charging you lower deductibles, copayments and coinsurance amounts.

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|---|---|---|---|---|
| | | Participating Provider | Non-Participating Provider | |
| **If you visit a health care provider's office or clinic** | Primary care visit to treat an injury or illness | 10% coinsurance | Not covered | Deductible applies |
| | Specialist visit | 20% coinsurance | Not covered | Deductible applies |
| | Other practitioner office visit | 20% coinsurance | Not covered | Deductible applies |
| | Preventive care/ screening/immunization | Covered in Full | Not covered | Deductible waived |
| **If you have a test** | Diagnostic test (x-ray, blood work) | Lab Office - 10% coinsurance<br>Lab Facility - 20% coinsurance<br>Radiology Office - 10% coinsurance<br>Radiology Facility - 20% coinsurance | Not covered | Lab Office - Deductible applies<br>PCP/20% coinsurance Specialist<br>Lab Facility - Deductible applies<br>Radiology Office - Deductible applies<br>PCP/20% coinsurance Specialist |
| | Imaging (CT/PET scans, MRIs) | 20% coinsurance | Not covered | Deductible applies |

| Common Medical Event | Services You May Need | Your cost if you use a Participating Provider | Your cost if you use a Non-Participating Provider | Limitations & Exceptions |
|---|---|---|---|---|
| **If you need drugs to treat your illness or condition**<br><br>More information about **prescription drug coverage** is available at www.mvphealthcare.com. | Generic drugs | Retail $5 copay<br>Mail order $13 copay | Not covered | Deductible applies 30 day supply retail/90 day supply Mail order. Preventive drugs, Deductible waived. |
| | Preferred brand drugs | Retail $30 copay<br>Mail order $75 copay | Not covered | Deductible applies 30 day supply retail/90 day supply Mail order. Preventive drugs, Deductible waived. |
| | Non-preferred brand drugs | 50% coinsurance | Not covered | Deductible applies 30 day supply retail/90 day supply Mail order. Preventive drugs, Deductible waived. |
| | Specialty drugs | Retail 50% coinsurance<br>Mail order Not covered | 50% coinsurance<br>Mail order Not covered | Deductible applies 30 day supply available through Specialty Pharmacy. |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery) | 20% coinsurance | Not covered | Deductible applies |
| | Physician/surgeon fees | 20% coinsurance | Not covered | Deductible applies |
| **If you need immediate medical attention** | Emergency room services | 20% coinsurance | 20% coinsurance | Deductible applies |
| | Emergency medical transportation | 20% coinsurance | 20% coinsurance | Deductible applies |
| | Urgent care | 20% coinsurance | 20% coinsurance | Deductible applies |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | 20% coinsurance | Not covered | Deductible applies |
| | Physician/surgeon fee | 20% coinsurance | Not covered | Deductible applies |

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|---|---|---|---|---|
| | | Participating Provider | Non-Participating Provider | |
| **If you have mental health, behavioral health, or substance abuse needs** | Mental/Behavioral health outpatient | 10% coinsurance | Not covered | Deductible applies for office visits and 20% coinsurance for other outpatient |
| | Mental/Behavioral health inpatient services | 20% coinsurance | Not covered | Deductible applies |
| | Substance use disorder outpatient services | 10% coinsurance | Not covered | Deductible applies for office visits and 20% coinsurance for other outpatient |
| | Substance use disorder inpatient services | 20% coinsurance | Not covered | Deductible applies |
| **If you are pregnant** | Prenatal and postnatal | Covered in Full | Not covered | Deductible waived |
| | Delivery and all inpatient services | 20% coinsurance | Not covered | Deductible applies |
| **If you need help recovering or have other special health needs** | Home health care | 20% coinsurance | Not covered | Deductible applies |
| | Rehabilitation services | 20% coinsurance | Not covered | Deductible applies 30 combined PT/OT/ST visits/yr. |
| | Habilitation services | 20% coinsurance | Not covered | Deductible applies 30 combined PT/OT/ST visits/yr. |
| | Skilled nursing care | 20% coinsurance | Not covered | Deductible applies |
| | Durable medical equipment | 20% coinsurance | Not covered | Deductible applies |
| | Hospice service | 20% coinsurance | Not covered | Deductible applies |
| **If your child needs dental or eye care** | Eye exam | 20% coinsurance | Not covered | Deductible applies One eye exam per year to age 21. |
| | Glasses | $150 allowance | Not covered | Deductible applies per year to age 21. |
| | Dental check-up | $0 copay | Not covered | Deductible applies Two dental exams per year to age 21. |

## Excluded Services & Other Covered Services:

**Services Your Plan Does NOT Cover** **(This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids
- Long-Term Care
- Non-Emergency care when traveling outside the US
- Routine Eye Care (Adult)
- Routine Foot Care
- Weight Loss Programs
- MVP Wellness Program

**Other Covered Services** **(This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Chiropractic Care
- Infertility Treatment
- Private-Duty Nursing

## Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-888-687-6277. You may also contact your state insurance department at 1-800-637-7788 or http://www.dfr.vermont.gov/insurance/insurance-consumer/consumer-information

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: MVP Health Care at 1-888-687-6277 or your state insurance department at 1-800-637-7788 or http://www.dfr.vermont.gov/insurance/insurance-consumer/consumer-information

The following is the Vermont State Department of Insurance contact information:

External Appeals Program, Vermont Department of Financial Regulation

89 Main Street, Montpelier, VT 05602, 1-800-631-7788 or 1-802-282-2900, 1-888-236-5966 (Emergency request for external appeal)

Additionally, a consumer assistance program can help you file your appeal. Contact:

Vermont Legal Aid, Office of Health Care Ombudsman, 264 North Winooski Avenue, Burlington, VT 05402

1-800-917-7787 or 1-802-863-2316; TTY: 1-888-884-1955 or 1-802-863-2473, www.vtlegalaid.org

## Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage."
**This plan or policy does provide minimum essential coverage.**

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value).
**This health coverage does meet the minimum value standard for the benefits it provides.**

*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*

## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby
(normal delivery)

- **Amount owed to providers: $7,466**
- **Plan pays** $5,231
- **Patient pays** $2,235

**Sample care costs:**

| | |
|---|---|
| Hospital charges (mother) | $2,714 |
| Routine obstetric care | $2,084 |
| Hospital charges (baby) | $852 |
| Anesthesia | $905 |
| Laboratory tests | $527 |
| Prescriptions | $173 |
| Radiology | $176 |
| Vaccines, other preventive | $35 |
| **Total** | **$7,466** |

**Patient pays:**

| | |
|---|---|
| Deductibles | $1300 |
| Co-pays | $10 |
| Co-insurance | $775 |
| Limits or exclusions | $150 |
| **Total** | $2,235 |

### Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers: $5,490**
- **Plan pays** $3,833
- **Patient pays** $1,657

**Sample care costs:**

| | |
|---|---|
| Prescriptions | $2,889 |
| Medical Equipment and Supplies | $1,311 |
| Office Visits and Procedures | $725 |
| Education | $288 |
| Laboratory tests | $137 |
| Vaccines, other preventive | $140 |
| **Total** | **$5,490** |

**Patient pays:**

| | |
|---|---|
| Deductibles | $1300 |
| Co-pays | $200 |
| Co-insurance | $157 |
| Limits or exclusions | $0 |
| **Total** | $1,657 |

# Questions and answers about the Coverage Examples:

## What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

## What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

## Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

## Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

## Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

## Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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