



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, [www.mvphealthcare.com/vermont](http://www.mvphealthcare.com/vermont). For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call 1-800-348-8515 to request a copy.

| Important Questions                                                             | Answers                                                                                                                                               | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall <a href="#">deductible</a> ?                                | In-Network -\$550 individual /\$1,100 family                                                                                                          | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.                                                                                                                                                                                                                        |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes, Preventive Care                                                                                                                                  | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .                  |
| Are there other <a href="#">deductibles</a> for specific services?              | No                                                                                                                                                    | You don't have to meet deductibles for specific services.                                                                                                                                                                                                                                                                                                                                                                                                           |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | In-Network -\$550 individual /\$1,100 family. Includes Diabetic Supplies and Equipment.<br>Pharmacy Out of Pocket Limits are Integrated with Medical. | The out-of-pocket limit is the most you could pay in a year for covered services.If you have other family members in this plan, the overall family out-of-pocket limit must be met.                                                                                                                                                                                                                                                                                 |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | Copayments for certain services, premiums, balance-billing charges, and healthcare this plan doesn't cover.                                           | Even though you pay these expenses, they don't count toward the out-of-pocket limit.                                                                                                                                                                                                                                                                                                                                                                                |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes. See <a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a> or call 1-800-348-8515 for a list of network providers.                     | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing).Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?    | No.                                                                                                                                                   | You can see the specialist you choose without a referral.                                                                                                                                                                                                                                                                                                                                                                                                           |

| Common Medical Event                                          | Services You May Need                            | What You Will Pay                                                                                                                                                                                                                                                        |                                                    | Limitations, Exceptions, & Other Important Information                                                                                                      |
|---------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                               |                                                  | In-Network Provider<br>(You will pay the least)                                                                                                                                                                                                                          | Out-of-Network Provider<br>(You will pay the most) |                                                                                                                                                             |
| If you visit a health care <u>provider's</u> office or clinic | Primary care visit to treat an injury or illness | 0% coinsurance Deductible applies                                                                                                                                                                                                                                        | Not covered                                        | None                                                                                                                                                        |
|                                                               | <u>Specialist</u> visit                          | 0% coinsurance Deductible applies                                                                                                                                                                                                                                        | Not covered                                        | None                                                                                                                                                        |
|                                                               | <u>Other practitioner office</u> visit           | 0% coinsurance Deductible applies for Chiropractic Care, Physical and Occupational Therapy                                                                                                                                                                               | Not Covered                                        | No visit limit for Chiropractic Care.                                                                                                                       |
|                                                               | <u>Preventive care/screening/immunization</u>    | No Charge                                                                                                                                                                                                                                                                | Not covered                                        | You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. |
| If you have a test                                            | <u>Diagnostic test</u><br>(x-ray, blood work)    | Lab Office - 0% coinsurance Deductible applies;<br>Lab Facility - 0% coinsurance, Deductible applies;<br>Radiology Office – PCP: 0% coinsurance Deductible applies & Spec: 0% coinsurance, Deductible applies;<br>Radiology Facility - 0% coinsurance Deductible applies | Not covered                                        | Lab Office – None;<br>Lab Facility – None;<br>Radiology Office - None;<br>Radiology Facility – None                                                         |
|                                                               | Imaging<br>(CT/PET scans, MRIs)                  | Office - 0% coinsurance Deductible applies;<br>Facility - 0% coinsurance Deductible applies                                                                                                                                                                              | Not covered                                        | Prior Authorization is required for some services                                                                                                           |

| Common Medical Event                                                                                                                                                                                                                                                 | Services You May Need                            | What You Will Pay                               |                                                    | Limitations, Exceptions, & Other Important Information                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|-------------------------------------------------|----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                      |                                                  | In-Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) |                                                                                                                                                                       |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="http://www.mvphealthcare.com/vermont">prescription drug coverage</a> is available at <a href="http://www.mvphealthcare.com/vermont">www.mvphealthcare.com/vermont</a> | Tier 1<br>(Generic drugs)                        | 0% coinsurance Deductible applies               | Not covered                                        | 30 day retail/90 day mail order; preventive drugs deductible waived                                                                                                   |
|                                                                                                                                                                                                                                                                      | Tier 2<br>(Preferred brand drugs)                | 0% coinsurance Deductible applies               | Not covered                                        | 30 day retail/90 day mail order; preventive drugs deductible waived. Prior authorization is required for some prescriptions                                           |
|                                                                                                                                                                                                                                                                      | Tier 3<br>(Non-preferred brand drugs)            | 0% coinsurance Deductible applies               | Not covered                                        | 30 day retail/90 day mail order; preventive drugs deductible waived. Prior authorization is required for some prescriptions. Includes Diabetic Supplies and Equipment |
|                                                                                                                                                                                                                                                                      | Tier 4<br><a href="#">Specialty drugs</a>        | 0% coinsurance Deductible applies               | Not covered                                        | Prior Authorization is required for some prescriptions. 30 day supply available through Specialty Pharmacy                                                            |
| <b>If you have outpatient surgery</b>                                                                                                                                                                                                                                | Facility fee (e.g., ambulatory surgery center)   | 0% coinsurance Deductible applies               | Not covered                                        | Prior Authorization is required for some services                                                                                                                     |
|                                                                                                                                                                                                                                                                      | Physician/surgeon fees                           | 0% coinsurance Deductible applies               | Not covered                                        | Prior Authorization is required for some services                                                                                                                     |
| <b>If you need immediate medical attention</b>                                                                                                                                                                                                                       | <a href="#">Emergency room care</a>              | 0% coinsurance Deductible applies               | 0% coinsurance Deductible applies                  | None                                                                                                                                                                  |
|                                                                                                                                                                                                                                                                      | <a href="#">Emergency medical transportation</a> | 0% coinsurance Deductible applies               | 0% coinsurance Deductible applies                  | None                                                                                                                                                                  |
|                                                                                                                                                                                                                                                                      | <a href="#">Urgent care</a>                      | 0% coinsurance Deductible applies               | 0% coinsurance Deductible applies                  | None                                                                                                                                                                  |

| Common Medical Event                                                      | Services You May Need                     | What You Will Pay                               |                                                    | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                            |
|---------------------------------------------------------------------------|-------------------------------------------|-------------------------------------------------|----------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                           |                                           | In-Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) |                                                                                                                                                                                                                                                   |
| If you have a hospital stay                                               | Facility fee<br>(e.g., hospital room)     | 0% coinsurance Deductible applies               | Not covered                                        | Prior Authorization is required for some services                                                                                                                                                                                                 |
|                                                                           | Physician/surgeon fees                    | 0% coinsurance Deductible applies               | Not covered                                        | Prior Authorization is required for some services                                                                                                                                                                                                 |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | 0% coinsurance Deductible applies               | Not covered                                        | None                                                                                                                                                                                                                                              |
|                                                                           | Inpatient services                        | 0% coinsurance Deductible applies               | Not covered                                        | None                                                                                                                                                                                                                                              |
| If you are pregnant                                                       | Office visits                             | No charge                                       | Not covered                                        | Cost sharing does not apply to certain preventive services. Depending on the type of services, a copay, coinsurance, and/or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
|                                                                           | Childbirth/delivery professional services | 0% coinsurance Deductible applies               | Not covered                                        |                                                                                                                                                                                                                                                   |
|                                                                           | Childbirth/delivery facility services     | 0% coinsurance Deductible applies               | Not covered                                        |                                                                                                                                                                                                                                                   |

| Common Medical Event                                           | Services You May Need                                              | What You Will Pay                                                                                                                                         |                                                    | Limitations, Exceptions, & Other Important Information                                       |
|----------------------------------------------------------------|--------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|----------------------------------------------------------------------------------------------|
|                                                                |                                                                    | In-Network Provider<br>(You will pay the least)                                                                                                           | Out-of-Network Provider<br>(You will pay the most) |                                                                                              |
| If you need help recovering or have other special health needs | <a href="#">Home health care</a>                                   | 0% coinsurance Deductible applies                                                                                                                         | Not covered                                        | None                                                                                         |
|                                                                | <a href="#">Rehabilitation services/<br/>Habilitation services</a> | OP ReHab: 0% coinsurance Deductible applies;<br>IP ReHab: 0% coinsurance Deductible applies                                                               | OP ReHab: Not covered<br>IP ReHab: Not covered     | OP ReHab: 30 combined PT/OT/ST outpatient and office visits per plan year,<br>IP ReHab: None |
|                                                                | <a href="#">Skilled nursing care</a>                               | 0% coinsurance Deductible applies                                                                                                                         | Not covered                                        | None                                                                                         |
|                                                                | <a href="#">Durable medical equipment</a>                          | 0% coinsurance Deductible applies                                                                                                                         | Not covered                                        | Prior Authorization is required for some items                                               |
|                                                                | <a href="#">Hospice services</a>                                   | 0% coinsurance Deductible applies                                                                                                                         | Not covered                                        | None                                                                                         |
| If your child needs dental or eye care                         | Children's eye exam                                                | 0% coinsurance Deductible applies                                                                                                                         | Not covered                                        | One eye exam per year to age 21                                                              |
|                                                                | Children's glasses                                                 | 0% coinsurance Deductible applies                                                                                                                         | Not covered                                        | One pair per year to age 21                                                                  |
|                                                                | Children's dental check-up                                         | Class 1: 0% coinsurance, Deductible applies<br>Class 2: 0% coinsurance, Deductible applies<br>Class 3 and Orthodontic: 0% coinsurance, Deductible applies | Not covered                                        | Two dental exams per year up to age 21.<br>Adult Dental is not covered                       |

### Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other [excluded services](#).)

- Acupuncture
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids
- Long-Term Care
- Non-Emergency care when traveling outside the U.S
- Routine Eye Care (Adult)
- Routine Foot Care (Routine Foot Care for Diabetes is covered)
- Weight Loss Programs

**Other Covered Services** (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Abortion
- Bariatric Surgery (Requires Prior Authorization)
- Chiropractic Care
- Infertility Treatment
- Private-Duty Nursing

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

MVP Health Care  
P.O. Box 2207  
Schenectady, NY 12301  
Toll Free: 1-888-687-6277  
[www.mvphealthcare.com/vermont](http://www.mvphealthcare.com/vermont)  
[members@mvphealthcare.com](mailto:members@mvphealthcare.com)

You can also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [dol.gov/ebsa](http://dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [cciio.cms.gov](http://cciio.cms.gov). Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact:

MVP Health Care  
Attn: Member Appeals  
P.O.Box 2207  
Schenectady, NY 12301  
Toll Free: 1-800-348-8515  
[www.mvphealthcare.com](http://www.mvphealthcare.com)  
[members@mvphealthcare.com](mailto:members@mvphealthcare.com)

You can also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform), or the Vermont Department of Financial Regulation at 1-800-631-7788 or [dfr.vermont.gov](http://dfr.vermont.gov). Additionally, a consumer assistance program can help you file your appeal. Contact the Vermont Legal Aid at 1-800- 889-2047 or [vtlegalaid.org](http://vtlegalaid.org).

**Does this plan provide Minimum Essential Coverage?** Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet the Minimum Value Standards?** Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

---

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

---

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

|                                                                 |       |
|-----------------------------------------------------------------|-------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$550 |
| ■ <a href="#">Specialist</a>                                    | 0%    |
| ■ Hospital (facility)                                           | 0%    |
| ■ Other                                                         | 0%    |

#### This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (*ultrasounds and blood work*)  
 Specialist visit (*anesthesia*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$13,800</b> |
|---------------------------|-----------------|

#### In this example, Peg would pay:

| Cost Sharing                      |              |
|-----------------------------------|--------------|
| Deductibles                       | \$550        |
| Copayments                        | \$0          |
| Coinsurance                       | \$0          |
| What isn't covered                |              |
| Limits or exclusions              | \$60         |
| <b>The total Peg would pay is</b> | <b>\$610</b> |

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

|                                                                 |       |
|-----------------------------------------------------------------|-------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$550 |
| ■ <a href="#">Specialist</a>                                    | 0%    |
| ■ Hospital (facility)                                           | 0%    |
| ■ Other                                                         | 0%    |

#### This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs  
 Durable medical equipment (*glucose meter*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$7,800</b> |
|---------------------------|----------------|

#### In this example, Joe would pay:

| Cost Sharing                      |              |
|-----------------------------------|--------------|
| Deductibles                       | \$550        |
| Copayments                        | \$0          |
| Coinsurance                       | \$0          |
| What isn't covered                |              |
| Limits or exclusions              | \$60         |
| <b>The total Joe would pay is</b> | <b>\$610</b> |

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

|                                                                 |       |
|-----------------------------------------------------------------|-------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$550 |
| ■ <a href="#">Specialist</a>                                    | 0%    |
| ■ Hospital (facility)                                           | 0%    |
| ■ Other                                                         | 0%    |

#### This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$1,900</b> |
|---------------------------|----------------|

#### In this example, Mia would pay:

| Cost Sharing                      |              |
|-----------------------------------|--------------|
| Deductibles                       | \$550        |
| Copayments                        | \$0          |
| Coinsurance                       | \$0          |
| What isn't covered                |              |
| Limits or exclusions              | \$0          |
| <b>The total Mia would pay is</b> | <b>\$550</b> |