

# MVP Medicare Advantage Plans Benefits at a Glance 2020

Rochester and Buffalo



	MVP GoldSecure with Part D (HMO-POS)	MVP WellSelect® with Part D (PPO)	MVP Preferred Gold with Part D (HMO-POS)
<b>Monthly premium</b>			
Lower premium with EPIC and/or Low Income Subsidy	\$25	\$79	\$210
<b>Doctor visits</b>			
Primary care	\$15 co-pay	IN \$15 co-pay/ OUT \$60 co-pay	\$15 co-pay
Specialist No referrals!	\$50 co-pay	IN \$50 co-pay/ OUT \$60 co-pay	\$40 co-pay
Routine hearing and vision	\$20 co-pay	\$20 co-pay	\$20 co-pay
Mental health specialist	\$40 co-pay	\$40 co-pay	\$40 co-pay
Chiropractic	\$20 co-pay	\$15 co-pay	\$20 co-pay
<b>Emergency care</b>			
Emergency room care Worldwide coverage	\$90 co-pay	\$90 co-pay	\$90 co-pay
Urgently needed care Worldwide coverage	\$65 co-pay	\$55 co-pay	\$50 co-pay
Ambulance (ground)	\$200 co-pay	\$200 co-pay	\$150 co-pay
<b>Out-of-network coverage</b>			
Non-urgent and non-emergency services and admissions Some services excluded	30% co-insurance, MVP pays 70%, up to \$2,500 per year	\$60 co-pay for office visits, \$40% co-insurance other	30% co-insurance up to \$4,000 per year
<b>Hospital services</b>			
Observation stays Not inpatient admission	\$325 co-pay	IN \$300 co-pay/ OUT 40% co-insurance	\$300 co-pay
Inpatient hospital stays Emergency admissions covered worldwide	\$365 per day for day 1-5; \$0 per day for days 6+	IN \$350 per day for days 1-5, \$0 per day for days 6+/ OUT non-emergency admissions 40% co-insurance	\$350 per day for days 1-5; \$0 per day for days 6+
<b>Outpatient (same day) surgery</b> Office visit co-pay may apply			
Ambulatory surgical center	\$325 co-pay	IN \$300 co-pay/ OUT 40% co-insurance	\$200 co-pay
Outpatient Hospital	\$425 co-pay	IN \$400 co-pay/ OUT 40% co-insurance	\$300 co-pay
<b>Diagnostic services</b> Office visit co-pay may apply			
Outpatient x-ray (radiology)	\$60 co-pay	IN and OUT \$60 co-pay	\$40 co-pay
Outpatient CT scans, PET scans, and MRIs	\$150 co-pay	IN \$100 co-pay/ OUT 40% co-insurance	\$100 co-pay
Lab	\$10 co-pay	IN \$10 co-pay/ OUT 40% co-insurance	\$10 co-pay
<b>Rehabilitation</b>			
Skilled nursing facility Post acute rehabilitation center	\$0 per day for days 1-20; \$178 per day for days 21-100	IN \$0 per day for days 1-20, \$178 per day for days 21-100/ OUT 40% co-insurance	\$0 per day for days 1-20; \$178 per day for days 21-100
Home health care Medically necessary	\$0 co-pay	IN \$0 co-pay/ OUT 40% co-insurance	\$0 co-pay
Outpatient physical, speech, and occupational therapy visits	\$40 co-pay	IN \$40 co-pay/ OUT \$60 co-pay	\$20 co-pay
<b>More value for your monthly premium!</b>			
Eyewear allowance	n/a	n/a	\$175 allowance every year
Dental allowance	\$120 allowance for preventive services	\$240 allowance for preventive services	\$300 allowance for any service
<b>See Wellness Benefits + Extras on the reverse for benefits included in all plans!</b>			
<b>Maximum out-of-pocket protection</b> The most you pay for covered medical services in a calendar year (does not include part D drug costs.)			
Once you have paid the maximum amount, MVP pays 100% of the cost of covered services, including Part B drugs, through December 31.	\$6,700	IN only: \$6,700; IN and out combined: \$10,000	\$6,700

**Questions? We can help!** Call **1-800-324-3899** or visit **JoinMVPmedicare.com**. Email **ShopMVPMedicare@mvphealthcare.com**.

Monday–Friday, 8 am–6 pm Eastern Time, October 1–March 31 call Saturdays, 8 am–12 pm, (TTY: **1-800-662-1220**)

# MVP Medicare Part D 2020

Find out if you qualify for programs that can reduce your premium.

## Getting Extra Help—Low Income Subsidy

You may be able to get Extra Help—also called Low Income Subsidy (LIS)—to help reduce your monthly prescription drug premium and drug co-pays. To see if you qualify for Extra Help, call **1-800-MEDICARE (1-800-633-4227)** 24 hours a day, seven days a week.

Or call the Social Security Office at **1-800-772-1213** Monday–Friday, 7 am–7 pm (TTY: **1-800-325-0778**)  
Or call your state Medicaid office.

## Part D and Veterans Administration

If you receive VA prescription benefits, you are not required to join Medicare Part D. But, some drugs may not be covered under your VA plan. Call your local VA office for more information.

## State Pharmaceutical Assistance Program New York State

You may be eligible for New York State’s EPIC (Elderly Pharmaceutical Insurance Coverage) program. EPIC members may pay lower premiums and co-pays.

Call EPIC Monday–Friday, 8:30 am–5:00 pm at **1-800-332-3742** (TTY: **1-800-290-9138**) for more information.

MVP Health Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Atención: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-844-946-8010** (TTY: **1-800-662-1220**).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-844-946-8010** (TTY: **1-800-662-1220**)。

MVP GoldSecure \$350 Deductible / Tiers 3-5	MVP® WellSelect® \$300 Deductible / Tiers 3-5	MVP Preferred Gold No deductible
After deductible is met, your co-pay for a 30-day supply from a participating retail pharmacy		
Tier 1 <b>\$0</b> no deductible	Tier 1 <b>\$0</b> no deductible	Tier 1 <b>\$0</b>
Tier 2 <b>\$12</b> no deductible	Tier 2 <b>\$12</b> no deductible	Tier 2 <b>\$10</b>
Tier 3 <b>\$47</b> after deductible	Tier 3 <b>\$47</b> after deductible	Tier 3 <b>\$40</b>
Tier 4 <b>25%</b> after deductible	Tier 4 <b>25%</b> after deductible	Tier 4 <b>27%</b>
Tier 5 <b>25%</b> after deductible	Tier 5 <b>25%</b> after deductible	Tier 5 <b>33%</b>
After your deductible is met, your co-pay for a 90-day supply from the CVS Caremark Mail Service Pharmacy		
Tier 1 <b>\$0</b> no deductible	Tier 1 <b>\$0</b> no deductible	Tier 1 <b>\$0</b>
Tier 2 <b>\$24</b> no deductible	Tier 2 <b>\$24</b> no deductible	Tier 2 <b>\$20</b>
Tier 3 <b>\$94</b> after deductible	Tier 3 <b>\$94</b> after deductible	Tier 3 <b>\$80</b>
Tier 4 <b>25%</b> after deductible	Tier 4 <b>25%</b> after deductible	Tier 4 <b>27%</b>
not available	not available	not available
If your total drug costs in 2020 reach \$4,020 you enter the coverage gap and pay		
<b>25%</b> for generic drugs and <b>25%</b> for Medicare-contracted brands	<b>25%</b> for generic drugs and <b>25%</b> for Medicare-contracted brands	Tier 1 <b>\$0</b> Tiers 2-5 <b>25%</b> for generic drugs and <b>25%</b> for Medicare-contracted brands
Reaching the \$6,350 catastrophic coverage limit		

If your true out-of-pocket costs reach \$6,350 in 2020, you reach the catastrophic coverage limit and your cost for prescriptions is reduced to the greater of 5% or \$3.60 for generics and \$8.95 for brand-name drugs.

**Please note:** Drugs purchased outside the U.S. are not Medicare approved and are not covered.

If your coverage is through an employer-sponsored plan, check with the former employer for your benefit information. This is not a contract. These benefit charts are for general reference only. All benefits are subject to federal Medicare program medical necessity guidelines. MVP Health Plan, Inc. is an HMO-POS/PPO/MSA organization with a Medicare contract. Enrollment in MVP Health Plan depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat MVP Health Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. **myVisitNow** from MVP Health Care is powered by American Well. Regulatory restrictions may apply.

# Wellness Benefits + Extras

All plans include:

## **\$0 Cost SilverSneakers® Membership**

Enjoy a gym membership and classes at all 16,000+ participating locations across the U.S., as well access to online exercise videos, and the SilverSneakers GO™ app.

## **\$0 Cost Preferred Generic Drugs**

MVP Medicare Advantage plans feature \$0 co-pays on lots of popular prescriptions.

## **\$100 MVP Medicare WellBeing Rewards**

Get a \$100 gift card reward for completing select health and wellness activities that contribute to overall well-being.

## **\$0 Cost Preventive Services**

MVP's got you covered in full for Medicare-covered preventive care, like Annual Wellness Visits and mammograms.

## **\$0 Cost myVisitNow® 24/7 Online Doctor Visits**

See a doctor by video using your smartphone, tablet, or home computer anytime, day or night.

## **TruHearing® Hearing Aid Benefit**

Save thousands on high quality hearing aids at a great price.

## **Preferred Diabetic Supplies**

You pay a 10% co-insurance for OneTouch test strips and monitors.

---

## **Call 1-800-324-3899**

Monday–Friday, 8 am–6 pm Eastern Time  
October 1–March 31 call Saturdays, 8 am–12 pm  
TTY: **1-800-662-1220**

Email [ShopMVPmedicare@mvphealthcare.com](mailto:ShopMVPmedicare@mvphealthcare.com)

Already an MVP Medicare member? Call **1-800-665-7924**

Visit [JoinMVPmedicare.com](https://www.joinmvpmedicare.com)

