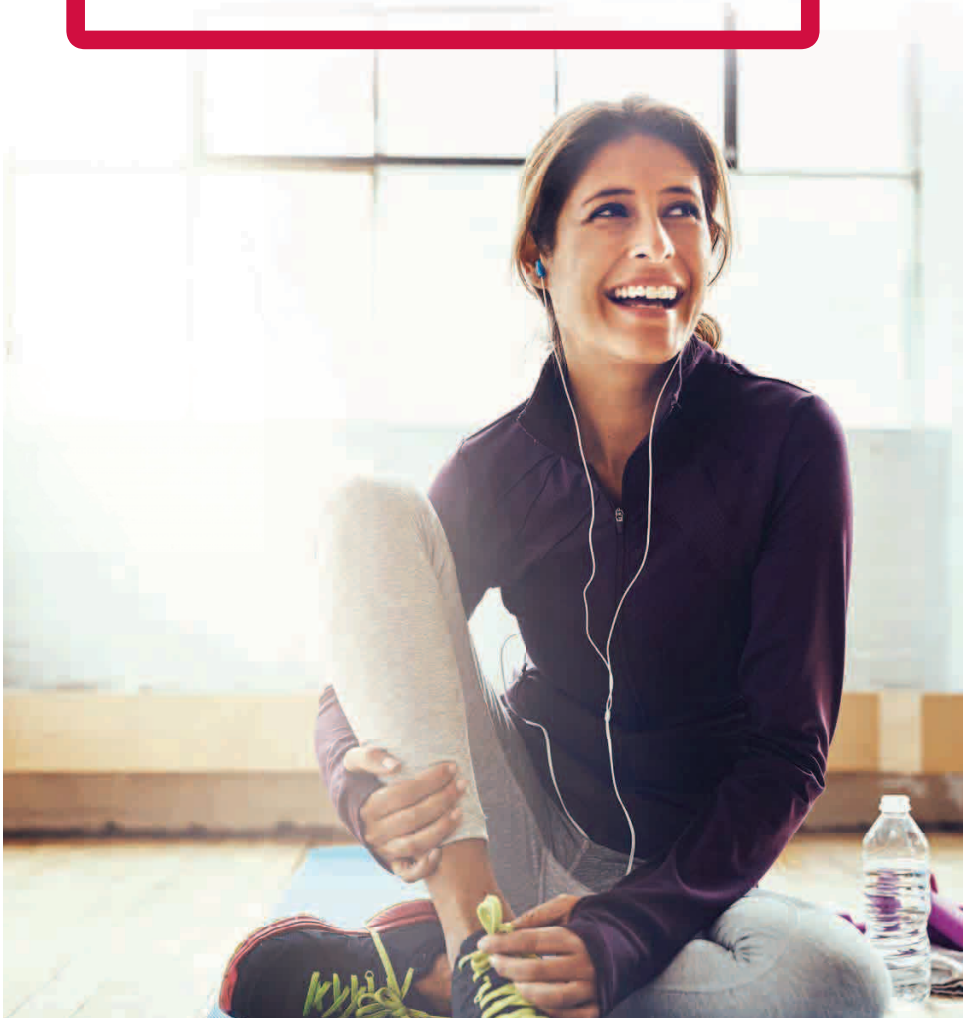


A simple guide to your MVP plan.



Five easy steps for getting the most from your health plan.

MVP Health Care® is working to make health insurance simpler, smarter, and more personal. Just follow these five simple steps to get your plan up and running right away...and take advantage of all that MVP has to offer.

1

Carry the Card

This is the key to your coverage.

Place your enclosed MVP Member ID card(s) in your wallet. You can also access a digital version of your MVP Member ID card on the **myMVP** mobile app.



2

Register Online

Manage your plan at mvphealthcare.com.

This is the easiest way for you to manage your plan in one convenient place:

- View information about your benefits
- Look up claims
- Order new or additional MVP Member ID cards
- Track deductibles
- Access wellness tools and activities
- And more!



Sign up for Paperless EOBs

By signing up to go paperless, you will receive an email notification when your Explanation of Benefits (EOB) is posted online. To sign up for paperless EOBs, *Sign In/Register* at **mvphealthcare.com** and select *Claims Status & History*.

3

Get the Answers You Need

MVP's Customer Care Center

If you have any questions about your benefits, call the MVP Customer Care Center at the phone number listed on the back of your MVP Member ID card.

24/7 Nurse Advice Line

Expert advice is just a phone call away, even on weekends, when you call our *24/7 Nurse Advice Line* with any non-emergency questions. You can connect with a Registered Nurse by calling the MVP Customer Care Center at the phone number listed on the back of your MVP Member ID card.

myMVP Mobile App

- Access a digital version of your MVP Member ID card
- Search claims
- Track deductibles
- Find providers near you



MSG&DATA rates may apply.



4

Find a Doctor or Other Provider

Sign In at mvphealthcare.com and select **Find a Doctor**.



- Locate participating doctors, hospitals, labs, and other facilities near you
- Search by provider name, specialty, and location



Before you choose, get informed!

Use the MVP Treatment Cost Calculator to compare cost estimates of various health care services at different provider offices and/or facilities. Sign In at mvphealthcare.com and select *Treatment Cost & Provider Quality* in the left sidebar.

5

Use Your MVP Wellness Features

Sign In at mvphealthcare.com and select **Your Wellness Starts Here** to access online wellness tools and activities.



MVP is committed to making a positive impact on the health and wellness of those we serve. We have many online resources available to help you set, track, and reach health improvement goals.

Preventive Health Services

Preventive health services can help you avoid illness and improve your health. The following services, per recommended age and gender guidelines, may be covered as part of your health plan. Refer to your plan documents for specific preventive health services coverage information.

Preventive Services for Kids

- Well-Baby Care
- Well-Child Care
- Immunizations

Preventive Services for Women

- Adult Annual Physical
- Mammography Screening
- Annual Pap Test
- Ob/Gyn Exam
- Immunizations
- Colonoscopy/Sigmoidoscopy Screening
- Bone Density Tests

Preventive Services for Men

- Adult Annual Physical
- Immunizations
- Colonoscopy/Sigmoidoscopy Screening
- Bone Density Tests

myVisitNow[®]—24/7 Online Doctor Visits

Now you can access care when it's most convenient for you, from your home, or nearly anywhere! Use your smartphone, tablet, or computer with a webcam for “face-to-face” video visits with a health care professional.



myVisitNow features:

- **Instant access** – Urgent Care visits available 24/7, no appointment necessary
- **Schedule visits with health care professionals** – including behavioral health specialists and psychiatrists
- **Diagnoses** – and even prescriptions, if needed, from board-certified doctors
- **Low cost/co-pay** – see your plan details for specific information
- **Privacy and security** – all visits are confidential
- **Convenience** – access care from the comfort of your own home
- **Post-visit summary** – to share with your Primary Care Physician



Go to **myvisitnow.com** or download the free **myVisitNow** mobile app to create an account and be ready for when you may need care!

Key Health Insurance Terms

Aggregate – For any policy with two or more members, the deductible and/or out-of-pocket maximum (OOPM) must be met by any one or any combination of members before the plan will make payments.

Co-insurance – This is your share of the costs for a covered service after the deductible has been met. For example, if your plan calls for a 20% co-insurance on a \$1,000 surgery, you would pay \$200 once the deductible is satisfied.

Co-pay – A co-pay or co-payment is a fixed dollar amount that you pay out-of-pocket when you receive a covered service or prescription. For example, a doctor visit might require a \$5 co-pay for that service.

Deductible – An annual deductible is how much you have to pay out-of-pocket each year before your health plan fully pays for eligible expenses. You may also have a deductible that applies to a specific covered service (such as a prescription drug deductible) that you owe before we begin to pay for a particular covered service.

Embedded – Each member will pay toward, but never exceed, their individual deductible and/or OOPM until the larger family deductible and/or OOPM is met. Once the family deductible and/or OOPM has been met, the plan will begin payment of services for all members on the contract, regardless of the status of any remaining individual deductible and/or OOPM levels.

Out-of-Pocket (OOP) Costs – These are expenses not covered by your plan that you have to pay for, such as annual deductibles and co-insurance (this does not include your monthly premium). All plans have an out-of-pocket maximum (OOPM), which is the most a member is required to pay. After a member reaches the maximum, the plan will cover all services in full.



We value your opinion.

Please fill out a brief, anonymous survey at **mvplistsens.com**. We will use this information to create a better experience for all of our members.

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JOHN SKIDMORE
123 Any Street
Suite 2 Apt A
City, St 12301



SKIDMORE
C O L L E G E

EPO

Subscriber Name
JOHN SKIDMORE

Subscriber ID Number
820000000 00

Group#: **490027**

Member ID	Member Name
820000000 01	DEPONE SAMPLE
820000000 02	DEPTWO SAMPLE
820000000 03	DEPTRD SAMPLE
820000000 04	DEPFOUR SAMPLE
820000000 05	DEPFIVE SAMPLE

Primary Care:	\$\$\$
Specialist:	\$\$\$
Urgent Care:	\$\$\$
Emergency Room:	\$\$\$



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mvphealthcare.com

Member Customer Care Center: 1-800-229-5851

TTY: 1-800-662-1220

Mental Health/Substance Use Disorder Help: 1-800-229-5851

24/7 Online Doctor Visits: myvisitnow.com

Prior Authorization: Fax a prior authorization request form to MVP at 1-800-280-7346

Provider Services Dept. or Urgent Prior Auth. Requests: 1-800-684-9286

mvphealthcare.com/provider

Send Claims to:
MVP Select Care, Inc.
P.O. Box 2207
Schenectady, NY 12301



MAGNACARE™ AWAY FROM HOME CARE