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, please contact your plan sponsor at 518-580-5800. 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/ or call 1-800-229-5851 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: **$1,600** Individual / **$3,200** Family Out-of-Network: **$3,200** Individual / **$6,400** Family	See the Common Medical Events chart below for your costs for services this plan covers. 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 plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care, dental care, and eye care are covered before you meet your deductible.	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 https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	In-Network: Medical: **$4,500** Individual / **$9,000** Family Out–of-Network: Medical: **$9,000** Individual/ **$18,000** Family	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, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, penalties for failure to obtain preauthorization and health care 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 network provider?	Yes. See www.mvphealthcare.com or call 1-800-229-5851 for a list of local and national participating 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). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% coinsurance; includes 24/7 Online Doctor Visits	30% coinsurance	No charge after deductible for Telemedicine visits through GIA/myVisitNow®.
	Specialist visit	10% coinsurance	30% coinsurance	OB-GYN covered as primary care.
	Preventive care/screening/ immunization	No charge. Deductible does not apply.	30% coinsurance	Age and frequency limits apply. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	30% coinsurance	None.
	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance	None.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.optumrx.com or 1-855-505-8107	Generic drugs	10% coinsurance for retail and mail order	Not covered	Limit: Retail: 30-day supply; Mail order: 31-90 day supply. Preauthorization required for certain drugs or coverage may be denied. No charge for certain preventive drugs. No charge for ACA-required preventive generic drugs (e.g., contraceptives) or a brand name preventive drug if a generic is not medically appropriate.
	Preferred brand drugs	10% coinsurance for retail and mail order	Not covered	
	Non-preferred brand drugs	10% coinsurance for retail and mail order	Not covered	
	Specialty drugs	Covered as noted for generic, preferred and non-preferred	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance	Preauthorization required or coverage may be denied.
	Physician/surgeon fees	10% coinsurance	30% coinsurance	None.
If you need immediate medical attention	Emergency room care	$100 copay/visit	$100 copay/visit	Copay waived if admitted to hospital.
	Emergency medical transportation	$100 copay/use	$100 copay/use	Certain limitations in the use of air ambulance services.
	Urgent care	10% coinsurance	30% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	30% coinsurance	None
	Physician/surgeon fees	10% coinsurance	30% coinsurance	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% coinsurance; includes 24/7 Online Doctor Visits	30% coinsurance	No charge for Telemedicine visits through GIA/myVisitNow®.
	Inpatient services	10% coinsurance	30% coinsurance	None
If you are pregnant	Office visits	10% coinsurance	30% coinsurance	Cost sharing does not apply for 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	10% coinsurance	30% coinsurance	None.
	Childbirth/delivery facility services			

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	10% coinsurance	30% coinsurance	Limit: up to 200 visits/year
	Rehabilitation services	10% coinsurance	30% coinsurance	80 visits/year for physical therapy, speech therapy, and occupational therapy combined
	Habilitation services	Not covered	Not covered	You must pay 100% for these services, even in-network.
	Skilled nursing care	10% coinsurance	30% coinsurance	Limit: 120 days/year
	Durable medical equipment	10% coinsurance	30% coinsurance	Preauthorization required or coverage may be denied.
	Hospice services	10% coinsurance	30% coinsurance	Limit: lifetime maximum of up to 210 days; 5 visits/year for family bereavement counseling
If your child needs dental or eye care	Children's eye exam	$25 copay/visit. Deductible does not apply.	20% coinsurance. Deductible does not apply.	One (1) exam every two (2) calendar years Vision screening covered in well-child visit at no charge.
	Children's glasses	No charge. Deductible does not apply.	No charge. Deductible does not apply.	Limit: 1 pair glasses every two (2) calendar years. Individuals over 19: limit $150 every two (2) calendar years.
	Children's dental check-up	MVP: not covered Delta Dental: No charge	MVP: not covered Delta Dental: No charge. Deductible does not apply.	Separate election with Delta Dental of New York.

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.)		
• Cosmetic surgery • Habilitation services • Hearing aids	• Long-term care • Non-emergency care when traveling outside the U.S.	• Private-duty nursing • Routine foot care

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture • Bariatric surgery • Chiropractic care	• Dental care (Adult) (separate election with Delta Dental of New York) • Infertility treatment (Limit $10,000/year per family)	• Routine eye care (Adult) • Weight loss programs (Alternative health care limit: $300/year. Medically necessary services: no limit)

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: the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.
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 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 on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, you can contact: MVP Health Care, PO Box 2207, Schenectady, NY 12305 or 1-800-229-5851. Additionally, a consumer assistance program can help you file your appeal. Contact Community Service Society of New York, Community Health Advocates, 105 East 22nd Street, 8th floor, New York, NY 10010, (888) 614-5400 directly or www.communityhealthadvocates.org.

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

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet 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 plan's overall deductible** **$1,600**
- **Specialist coinsurance** **10%**
- **Hospital (facility) coinsurance** **10%**
- **Diagnostic test coinsurance** **10%**

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)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$1,600
Copayments	$0
Coinsurance	$1,060
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$2,720**

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** **$1,600**
- **Specialist coinsurance** **10%**
- **Hospital (facility) coinsurance** **10%**
- **Prescription drug coinsurance** **10%**

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 drug)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$1,600
Copayments	$0
Coinsurance	$380
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$1,980**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- **The plan's overall deductible** **$1,600**
- **Specialist copay** **10%**
- **Emergency room copay** **10%**
- **DME coinsurance** **10%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,600
Copayments	$0
Coinsurance	$90
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,690**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.