

# NEW YORK LIBERTY PLANS AT A GLANCE

## SMALL GROUP OFF-EXCHANGE

with premiums for the **Utica/Watertown Region**



Coverage to meet your needs and help you take on life and live well!



Access to our National Network.



Lower deductibles.



Affordable pharmacy.

### MVP Liberty Plans (Small Group Off-Exchange)

METAL LEVEL

PLAN FEATURE	PLATINUM 1	GOLD 1	GOLD 2 HDHP AGGREGATE	GOLD 3	SILVER 1	SILVER 2	SILVER 3 HDHP AGGREGATE	SILVER 4 HRA	BRONZE 1	BRONZE 2	BRONZE 3 HDHP EMBEDDED	BRONZE 4 HDHP EMBEDDED	BRONZE 5 HDHP EMBEDDED
Plan Deductible- Individual	\$0	\$850	\$1,400	\$600	\$1,900	\$1,500	\$1,500	\$2,500	\$3,500	\$4,000	\$4,000	\$5,000	\$3,000
Out-of-Pocket Maximum	\$3,000	\$6,350	\$6,350	\$4,000	\$6,350	\$6,350	\$6,350	\$6,350	\$6,350	\$6,350	\$6,350	\$6,300	\$6,350

#### MEDICAL

Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care	3 visits at \$0 and then \$5	3 visits at \$0 and then \$15 (not subject to deductible)	\$5*	\$10*	\$30 (not subject to deductible)	3 visits at \$0 and then \$35 (not subject to deductible)	\$25*	\$20*	\$35*	3 visits at \$0 and then \$35 (not subject to deductible)	\$30*	\$10*	\$5*
Specialist Visit	\$40	\$45*	\$15*	\$40*	\$50*	\$60*	\$50*	\$50*	\$80*	\$60*	\$50*	30%*	50%*
Hospital Facility Visit:													
Inpatient	\$300	\$500*	\$200*	\$800*	20%*	20%*	\$500*	\$800*	50%*	30%*	30%*	30%*	50%*
Outpatient	\$100	\$200*	\$100*	\$100*	\$300*	\$200*	\$200*	\$200*	\$300*	\$300*	\$100*	30%*	50%*
Urgent Care	\$40	\$45 (not subject to deductible)	\$15*	\$40*	\$50*	\$60 (not subject to deductible)	\$50*	\$50*	\$80*	\$60 (not subject to deductible)	\$50*	30%*	50%*
Emergency Room Visit	\$100	\$300 (not subject to deductible)	\$75*	\$250*	\$350*	\$350 (not subject to deductible)	\$300*	\$300*	50%*	\$350 (not subject to deductible)	\$300*	30%*	\$100*

#### PHARMACY

Prescription Deductible	\$0	\$100 (Name brand only)	Integrated with Medical	\$0	\$100 (Name brand only)	Integrated with Medical	Integrated with Medical	\$0	\$200	Integrated with Medical	Integrated with Medical	Integrated with Medical	Integrated with Medical
Prescription Copayment	\$5/\$30/\$50 \$0 generic until age 10	\$5/\$35/\$70* \$0 generic until age 10*	\$5/\$15/\$25* (preventive drugs not subject to deductible)	\$10/\$35/50% \$0 generic until age 10	\$8/\$35/\$70* \$0 generic until age 10*	\$8/\$35/\$70* \$0 generic until age 10*	\$10/\$40/\$60* (preventive drugs not subject to deductible)	\$10/\$35/50% \$0 generic until age 10	\$10/\$40/50%* \$0 generic until age 10*	\$8/\$40/\$60* \$0 generic until age 10*	\$5/\$40/\$60* (preventive drugs not subject to deductible)	\$5/\$40/30%* (preventive drugs not subject to deductible)	\$5/\$30/50%* (preventive drugs not subject to deductible)



#### WELLNESS BENEFITS

All New York MVP Liberty Plans include up to \$125 per contract in reimbursement for gym and fitness club membership, youth sports and fitness fees or healthy weight support programs. Plans also include access to MVP's suite of online wellness tools and activities.

\* Member amount after deductible is met

† Generic drugs are NOT subject to deductible

‡ Silver 4 Health Reimbursement Arrangement (HRA) comes with an Embedded HRA plan and requires an employer contribution of \$85

\*MVP Health Care is the parent company of MVP Health Insurance Company, MVP Health Plan, Inc., MVP Health Insurance Company of New Hampshire, Inc., MVP Health Plan of New Hampshire, Inc., MVP Select Care, Inc., Preferred Administrative Services, Inc., and Preferred Assurance Company, Inc., which issue or administer health benefit plans. Not all plans available in all counties

#### LEVELS OF COVERAGE

All health plans on the Exchange will be offered in a tiered format based on four metal levels that match the percentage of costs covered. As the metal level goes down, the monthly premium goes down while the member's out-of-pocket cost share goes up.



# NEW YORK LIBERTY PLANS



## UTICA/WATERTOWN REGION

Counties include:

- Chenango
- Clinton
- Essex
- Franklin
- Hamilton
- Herkimer
- Jefferson
- Lewis
- Madison
- Oneida
- Oswego
- Otsego
- St. Lawrence



### MVP Liberty Plans (Small Group Off-Exchange)

RATES EFFECTIVE 1/1/2014 - 3/31/2014<sup>§</sup>  
METAL LEVEL

PLAN FEATURE	PLATINUM 1	GOLD 1	GOLD 2 HDHP AGGREGATE	GOLD 3	SILVER 1	SILVER 2	SILVER 3 HDHP AGGREGATE	SILVER 4 HRA	BRONZE 1	BRONZE 2	BRONZE 3 HDHP EMBEDDED	BRONZE 4 HDHP EMBEDDED	BRONZE 5 HDHP EMBEDDED
Single	\$546.32	\$456.75	\$434.36	\$451.28	\$370.34	\$382.32	\$384.40	\$358.36	\$306.69	\$309.72	\$295.06	\$281.41	\$299.61
Single + Spouse	\$1,092.64	\$913.50	\$868.72	\$902.56	\$740.68	\$764.64	\$768.80	\$716.72	\$613.38	\$619.44	\$590.12	\$562.82	\$599.22
Single + Child(ren)	\$928.74	\$776.48	\$738.41	\$767.18	\$629.58	\$649.94	\$653.48	\$609.21	\$521.37	\$526.52	\$501.60	\$478.40	\$509.34
Single + Spouse + Child(ren)	\$1,557.01	\$1,301.74	\$1,237.93	\$1,286.15	\$1,055.47	\$1,089.61	\$1,095.54	\$1,021.33	\$874.07	\$882.70	\$840.92	\$802.02	\$853.89

## QUALITY BENEFITS FROM A NAME YOU KNOW AND TRUST

In addition to quality coverage, MVP will continue to provide top-rated customer service, unique wellness options and innovative tools to all of our members.

### WELLNESS BENEFITS

**UP TO \$125** per contract in **REIMBURSEMENT** for gym and fitness club membership, youth sports and fitness fees or healthy weight support programs

**PERSONALIZED GUIDANCE** and support through MVP's Health Management Programs, 24/7 Nurse Advice Line and full suite of online wellness tools and resources, including a Personal Health Assessment and online health improvement classes

**EXCLUSIVE MEMBER DISCOUNTS** on a wide range of health and wellness services, from fitness clubs and vitamins to acupuncture and massage therapy



### INTRODUCING THE myMVP MOBILE APP

MVP knows you're constantly on the move, so we created an innovative mobile app to fit your mobile lifestyle, featuring:

- **INSTANTLY ACCESS** your ID card, find a doctor nearby and connect with MVP
- Visit the App Store or Google Play to **DOWNLOAD** the myMVP app **FOR FREE** on your mobile device (MSG&DATA rates may apply)



### ONLINE RX RESOURCES

Check out all of MVP's online RX resources at [mvphealthcare.com](http://mvphealthcare.com) under *Manage Prescriptions*:

- Find your medications on the MVP Formulary
- Find a Pharmacy
- Order prescriptions through the mail order pharmacy
- Access personalized online pharmacy services, including *My Rx Choices*®, the Express Scripts prescription drug comparison and savings program



### MAKE THE MOST OF DiscoverMVP.com

Visit [DiscoverMVP.com](http://DiscoverMVP.com) for a variety of resources to help you make the best health insurance decisions:

- Get more information on MVP's New York plans - including the ability to find a plan based on specific search filters
- Information on how to purchase a plan
- Ability to download and print Summary of Benefits and Coverage (SBC) for each plan
- Comprehensive Health Care Reform center with Infographics, FAQs, Insurance Terms Glossary and Blog posts
- Download the myMVP app
- MVP Community Blog



<sup>§</sup> Rates do not include pediatric dental coverage