2023 Summary of Benefits

MVP Health Plan, Inc.

MVP Medicare Secure with Part D (HMO-POS)

MVP Medicare Preferred Gold with Part D (HMO-POS)

MVP Medicare Preferred Gold without Part D (HMO-POS)

H3305: Plan 030, Plan 015 and Plan 007

This is a summary of drug and health services covered by MVP Health Plan January 1, 2023 - December 31, 2023.

MVP Health Plan, Inc. is an HMO-POS/PPO organization with a Medicare contract. Enrollment in MVP Health Plan depends on contract renewal. The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the "Evidence of Coverage."

To join MVP Medicare Secure with Part D (HMO-POS), MVP Medicare Preferred Gold with Part D (HMO-POS), or MVP Medicare Preferred Gold without Part D (HMO-POS), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our Rochester/Buffalo service area includes the following counties in New York: Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Seneca, Wayne, Wyoming, and Yates.

MVP Medicare Secure with Part D (HMO-POS), MVP Medicare Preferred Gold with Part D (HMO-POS), and MVP Medicare Preferred Gold without Part D (HMO-POS) have a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services. These plans have a POS (Point-of-Service) benefit.

- Services covered under POS are limited to \$4,000/year, and you pay 30% co-insurance for MVP Medicare Preferred Gold with Part D and MVP Medicare Preferred Gold without Part D.
- Services covered under POS are limited to \$2,500/year, and you pay 30% co-insurance for MVP Medicare Secure with Part D. Not all services are covered under POS. Services not covered under POS are noted in the attached table and also in your EOC (Evidence of Coverage).

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Premiums and Benefits	MVP Medicare Secure with Part D (HMO-POS)	MVP Medicare Preferred Gold with Part D (HMO-POS)	MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
Monthly Plan Premium	You pay \$15.00.	You pay \$211.00.	You pay \$0	You must continue to pay your part B premium. (\$170.10 in 2022. This amount may change in 2023.)
Deductible	This plan does not have a medical deductible.	This plan does not have a medical deductible.	This plan does not have a medical deductible.	
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	\$7,550 annually.	\$6,500 annually.	\$6,700 annually.	The most you pay for co-pays, co-insurance, and other costs for medical services for the year.
Inpatient Hospital Coverage (Services may require Authorization)	You pay \$400 co-pay per day for days 1 through 5. You pay \$0 co-pay per day for days 6 through 90. You pay \$0 co-pay per day for days 91 and beyond.	You pay \$365 co-pay per day for days 1 through 5. You pay \$0 co-pay per day for days 6 through 90. You pay \$0 co-pay per day for days 91 and beyond.	You pay \$345 co-pay per day for days 1 through 5. You pay \$0 co-pay per day for days 6 through 90. You pay \$0 co-pay per day for days 91 and beyond.	Our plan covers an unlimited number of days for an inpatient hospital stay. Co-payment is applied to each new inpatient hospital stay. Medicare benefit periods do not apply.

Premiums and Benefits	MVP Medicare Secure with Part D (HMO-POS)	MVP Medicare Preferred Gold with Part D (HMO-POS)	MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
Outpatient Hospital Coverage (Services may require Authorization)	You pay \$400 co-pay for outpatient hospital surgery. You pay \$325 co-pay for care in a certified ambulatory surgical center.	You pay \$325 co-pay for outpatient hospital surgery. You pay \$225 co-pay for care in a certified ambulatory surgical center.	You pay \$250 co-pay for outpatient hospital surgery. You pay \$125 co-pay for care in a certified ambulatory surgical center.	Physician surgery co-pay also applies for outpatient hospital or ambulatory surgery.
 Doctor Visits Primary Care Providers Specialists (Services may require Authorization) 	You pay \$0 co-pay per visit. You pay \$45 co-pay per visit.	You pay \$0 co-pay per visit. You pay \$40 co-pay per visit.	You pay \$0 co-pay per visit. You pay \$30 co-pay per visit.	Cost sharing applies to each service you receive, including multiple services from the same provider.
Preventive Care	You pay \$0 co-pay.	You pay \$0 co-pay.	You pay \$0 co-pay.	Any additional services approved by Medicare during the contract year will be covered. There are items not covered at \$0.

Premiums and Benefits	MVP Medicare Secure with Part D (HMO-POS)	MVP Medicare Preferred Gold with Part D (HMO-POS)	MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
Emergency Care	You pay \$95 co-pay per visit.	You pay \$95 co-pay per visit.	You pay \$95 co-pay per visit.	If you are admitted to the hospital within 24 hours, co-pay is waived. Emergency care is provided worldwide.
Urgently Needed Services	You pay \$60 co-pay per visit.	You pay \$60 co-pay per visit.	You pay \$50 co-pay per visit.	Urgently needed services are provided worldwide.
Diagnostic Services/ Labs/ Imaging • Diagnostic radiology service (e.g., MRI) • Lab services • Diagnostic tests and	You pay \$50-\$200 co-pay. You pay \$0-\$10 co-pay. You pay \$20 co-pay.	You pay \$40-\$150 co-pay. You pay \$0-\$10 co-pay. You pay \$10 co-pay.	You pay \$30-\$75 co-pay. You pay \$0-\$10 co-pay. You pay \$10 co-pay.	Cost sharing applies to each service you receive, including multiple services from the same
proceduresOutpatient x-rays(Services may require Authorization)	You pay \$50 co-pay.	You pay \$40 co-pay.	You pay \$30 co-pay.	provider.

Premiums and Benefits	MVP Medicare Secure with Part D (HMO-POS)	MVP Medicare Preferred Gold with Part D (HMO-POS)	MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
 Hearing Services Diagnostic & Routine Hearing exam Hearing aid 	You pay \$0 co-pay per diagnostic hearing exam. You pay \$0 co-pay per routine hearing exam. You pay \$699-\$999	You pay \$0 co-pay per diagnostic hearing exam. You pay \$0 co-pay per routine hearing exam. You pay \$699-\$999	You pay \$0 co-pay per diagnostic hearing exam. You pay \$0 co-pay per routine hearing exam. You pay \$699-\$999	Routine hearing exams not covered under POS. Routine hearing exams limited to one per calendar year. Hearing Aids must
	copayment per hearing aid or get up to \$600 toward the cost of two hearing aids every year.	copayment per hearing aid or get up to \$600 toward the cost of two hearing aids every year.	copayment per hearing aid or get up to \$600 toward the cost of two hearing aids every year.	be ordered through TruHearing. Limit 1 hearing aid per ear per calendar year.
Over-the Counter (OTC) Items				
OTC Allowance	\$25.00 Allowance per quarter	\$50.00 Allowance per quarter	\$50.00 Allowance per quarter	Allowance is received quarterly to be used towards eligible over-the-counter medicine and health-related purchases from select pharmacies or by mail order. Allowance amount does not carry over from quarter to quarter

Premiums and Benefits	MVP Medicare Secure with Part D (HMO-POS)	MVP Medicare Preferred Gold with Part D (HMO-POS)	MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
Over-the Counter (OTC) Items (continued)				
Arthritis Post-Joint Replacement Procedure Care Kit	Customizable care kit	Customizable care kit	Customizable care kit	Must have a prior authorization or have undergone a joint replacement within the plan year with a diagnosis of Rheumatoid Arthritis or Osteoarthritis, can receive a customizable care kit with items such as, but not limited to, a reacher, shoehorn, non-slip bathmat, tieless shoe laces and long handled shower sponge through our approved contracted vendor.

Premiums and Benefits	MVP Medicare Secure with Part D (HMO-POS)	MVP Medicare Preferred Gold with Part D (HMO-POS)	MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
Preventive Dental Services Oral exam Cleaning X-rays (Services may require Authorization) Optional Supplemental Dental Rider	2 oral exams. 2 cleanings. 2 set of x-rays. Premium: \$25 per month This is in addition to the plan premium. Preventive dental services: Included with your plan. No additional coverage needed. Deductible: \$100 deductible before coverage begins, per calendar year for in and out of network benefits. Annual Maximum Plan Benefit Coverage Amount: \$1,000 per calendar year for in and out of network	2 oral exams. 2 cleanings. 2 sets of x-rays. Comprehensive dental coverage is included with your plan. Deductible: \$100 deductible before coverage begins, per calendar year for in and out-of-network benefits. Annual Maximum Plan Benefit Coverage Amount: \$1,000 per calendar year for in and out of network benefits (services above the limit are your responsibility).	2 oral exams. 2 cleanings. 2 sets of x-rays. Comprehensive dental coverage is included with your plan. Deductible: \$100 deductible before coverage begins, per calendar year for in and out-of-network benefits. Annual Maximum Plan Benefit Coverage Amount: \$1,000 per calendar year for in and out of network	allowable benefit, you will be responsible for the additional cost. See the Evidence of Coverage for more information.
	benefits (services above the limit are your responsibility).			

Premiums and Benefits	MVP Medicare Secure with Part D (HMO-POS)	MVP Medicare Preferred Gold with Part D (HMO-POS)	MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
Vision Services • Diagnostic eye exam • Routine eye exam	You pay \$45 co-pay per diagnostic eye exam. You pay \$0 co-pay for routine eye exam.	You pay \$40 co-pay per diagnostic eye exam. You pay \$0 co-pay per routine eye exam.	You pay \$30 per diagnostic eye exam. You pay \$0 co-pay per routine eye exam.	Routine eye exams limited to one per calendar year. Outof-Network routine eye exams have a \$300 maximum
Post-cataract surgery eyewear	You pay 20% co-insurance.	You pay 20% co-insurance.	You pay 20% co-insurance.	payable benefit per calendar year.
Eyewear allowance	\$150 every year eyewear allowance.	\$225 every year eyewear allowance.	\$225 every year eyewear allowance.	
 Mental Health Services Inpatient visit Outpatient group therapy visit/Outpatient individual therapy visit (Services may require Authorization) 	You pay \$370 per day for days 1-5. You pay \$0 co-pay per day for days 6-90. You pay \$0 co-pay per day for days 91 and beyond. You pay \$40 co-pay per outpatient group/individual therapy visit.	You pay \$365 per day for days 1-5. You pay \$0 copay per day for days 6-90. You pay \$0 copay per day for days 91 and beyond. You pay \$40 per copay per outpatient group/individual therapy visit.	You pay \$345 per day for days 1-5. You pay \$0 co-pay per day for days 6-90. You \$0 co-pay per day for days 91 and beyond. You pay \$30 co-pay per outpatient group/individual therapy visit.	Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. Mental health services not covered under POS.

Premiums and Benefits	MVP Medicare Secure with Part D (HMO-POS)	MVP Medicare Preferred Gold with Part D (HMO-POS)	MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
Skilled Nursing Facility (SNF) (Services may require Authorization)	You pay \$0 co-pay per day for days 1 through 20. \$196 co-pay per day for days 21 through 100.	You pay \$0 co-pay per day for days 1 through 20. \$196 co-pay per day for days 21 through 100.	You pay \$0 co-pay per day for days 1 through 20. \$196 co-pay per day for days 21 through 100.	Our plan covers up to 100 days in a SNF. SNF services not covered under POS.
Physical Therapy (Services may require Authorization)	You pay \$40 co-pay per visit.	You pay \$20 co-pay per visit.	You pay \$20 co-pay per visit.	Annual dollar limits apply to all outpatient therapy services. Dollar limit also applies to therapy services in a Skilled Nursing Facility (SNF) and hospital outpatient departments.

Premiums and Benefits	MVP Medicare Secure with Part D (HMO-POS)	MVP Medicare Preferred Gold with Part D (HMO-POS)	MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
Ambulance (Services may require Authorization)	You pay \$250 co-pay for ground ambulance. You pay \$500 co-pay for air ambulance.	You pay \$150 co-pay for ground ambulance. You pay \$300 co-pay for air ambulance.	You pay \$75 co-pay for ground ambulance. You pay \$150 co-pay for air ambulance.	Paramedic Intercept may also be covered. These Advanced Life Support Services are separate from ambulance transportation and are covered if all of the following exist: 1. furnished in a rural area according to CMS or State; 2. through a contract with a volunteer ambulance service; 3. are medically necessary.
Transportation	You pay \$0 co-pay. 12 one-way rides per year for medical appointments.	You pay \$0 co-pay. 24 one-way rides per year for medical appointments.	You pay \$0 co-pay. 12 one-way rides per year for medical appointments.	Must use plan approved vendor. (30-mile, one-way capitation)

Premiums and Benefits	MVP Medicare Secure with Part D (HMO-POS)	MVP Medicare Preferred Gold with Part D (HMO-POS)	MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
Medicare Part B Drugs (Services may require Authorization)	You pay 20% co-insurance.	You pay 20% co-insurance.	You pay 20% co-insurance.	You pay a 20% co- insurance for Part B drugs purchased at a pharmacy, administered by a pharmacist or by your doctor. (An office visit co-pay may also apply.) Part B drugs not covered under POS. Part B drugs may be subject to Step Therapy requirements.
Foot Care (podiatry services) • Diagnostic Foot exams and treatment • Routine foot care (Services may require Authorization)	You pay \$45 co-pay. You pay \$0 co-pay.	You pay \$40 co-pay. You pay \$0 co-pay.	You pay \$30 co-pay. You pay \$0 co-pay.	Routine foot care if you have diabetes-related nerve damage and/or meet certain conditions.

Premiums and Benefits	MVP Medicare Secure with Part D (HMO-POS)	MVP Medicare Preferred Gold with Part D (HMO-POS)	MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
Medical Equipment/ Supplies • Durable Medical Equipment (e.g., wheelchairs, oxygen)	You pay 20% co-insurance.	You pay 20% co-insurance.	You pay 20% co-insurance.	
 Prosthetics (e.g., braces, artificial limbs) 	You pay 0-20% co-insurance.	You pay 0-20% co-insurance.	You pay 0-20% co-insurance.	
Diabetes supplies (Services may require Authorization)	You pay \$0 co-pay for a 30-day supply of Freestyle, OneTouch, Precision and Prodigy brand blood glucose test strips and glucometers; you pay \$0 co- pay for a 30-day supply of non-preferred strips that have prior authorization.	You pay \$0 co-pay for a 30-day supply of Freestyle, OneTouch, Precision and Prodigy brand blood glucose test strips and glucometers; you pay \$0 co-pay for a 30-day supply of non-preferred strips that have prior authorization.	You pay \$0 co-pay for a 30-day supply of Freestyle, OneTouch, Precision and Prodigy brand blood glucose test strips and glucometers; you pay \$0 co-pay for a 30-day supply of non-preferred strips that have prior authorization.	
Blood Pressure Cuff	One basic blood pressure cuff per year at no cost.	One basic blood pressure cuff per year at no cost.	One basic blood pressure cuff per year at no cost.	Must have diagnoses of Hypertension. One approved basic blood pressure cuff from our contracted vendor will be covered per year.

Pr	emiums and Benefits	MVP Medicare Secure with Part D (HMO-POS)	MVP Medicare Preferred Gold with Part D (HMO-POS)	MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
	edical Equipment/ applies (continued) Home and Bathroom Safety Devices and Modifications	\$250 allowance per year in total for select items from our contracted vendor.			Must have diagnoses related to Stroke. Bathroom safety items on a selected list from our contracted vendor including, but not limited to shower seats, raised toilet seats, bathtub seats, and grab bars. Only the approved items will be covered and only through our
					approved contracted vendor.

Premiums and Benefits	MVP Medicare Secure with Part D (HMO-POS)	MVP Medicare Preferred Gold with Part D (HMO-POS)	MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
Meal Benefit	14 meals post inpatient hospital discharge.	14 meals post inpatient hospital discharge.	14 meals post inpatient hospital discharge.	Post-hospitalization meals are covered through contracted vendor and set-up through Care Management program. 14 meals/7 days benefit. No limit to number of times benefit can be accessed in a calendar year so long as it is preceded by a hospitalization.

Premiums and Benefits	MVP Medicare Secure with Part D (HMO-POS)	MVP Medicare Preferred Gold with Part D (HMO-POS)	MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
Wellness Programs • SilverSneakers®	No cost for SilverSneakers® membership and to use SilverSneakers® fitness locations and virtual resources. Plus, you get access to GetSetUp, with thousands of live online classes to ignite your interests in topics like cooking, technology, and art.	No cost for SilverSneakers® membership and to use SilverSneakers® fitness locations and virtual resources. Plus, you get access to GetSetUp, with thousands of live online classes to ignite your interests in topics like cooking, technology, and art.	No cost for SilverSneakers® membership and to use SilverSneakers® fitness locations and virtual resources. Plus, you get access to GetSetUp, with thousands of live online classes to ignite your interests in topics like cooking, technology, and art.	
MVP Virtual Care Services	You pay \$0 co-pay per visit using remote access technology.	You pay \$0 co-pay per visit using remote access technology.	You pay \$0 co-pay per visit using remote access technology.	Must use plan- approved vendor(s). Using your smartphone, tablet or laptop, you can access doctors via video. Not covered under POS.

Outpatient Prescription Drugs						
Benefits	MVP Medicare Secure with Part D (HMO-POS)		MVP Medicare Preferred Gold with Part D (HMO- POS)		MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
	Retail Rx 30- day supply	Mail Order up to 90-day supply	Retail Rx 30- day supply	Mail Order up to 90-day supply	Part D prescription drugs not covered.	You may get drugs from an out-of-network pharmacy, but may pay more than you pay at an in-network pharmacy.
Deductible	\$300 deductible. Tier 1, Tier 2 and Plan- covered Insulin Drugs are not subject to deductible.		No Deductible.		Not covered.	
Initial Coverage						
Tier 1: Preferred Generic Tier 2: Generic Tier 3: Preferred Brand Tier 4: Non-Preferred Drugs Tier 5: Specialty Tier Plan-covered Insulin		You pay \$0. You pay \$20. You pay \$94. You pay 25%. Not available. You pay \$70.	You pay \$0. You pay \$10. You pay \$40. You pay 26%. You pay 33%. You pay \$35.	You pay \$0. You pay \$20. You pay \$80. You pay 26%. Not available. You pay \$70.	Not covered.	You pay this amount for each prescription until your yearly drug costs reach \$4,660. If you reside in a long-term care facility, only 31-day supply is available, and you pay the same as at a retail pharmacy.

Outpatient Prescription Drugs						
Benefits	MVP Medicare Secure with Part D (HMO-POS)		MVP Medicare Preferred Gold with Part D (HMO- POS)		MVP Medicare Preferred Gold without Part D (HMO-POS)	What you should know
Coverage Gap			•		•	
Tier 1: Preferred Generic Other Generic Drugs (Tiers 2-5) Brand Name Drugs (Tiers 2-5) Plan-covered Insulin	You pay 25%. You pay 25%. You pay 25%. You pay \$35.		You pay \$0. You pay 25%. You pay 25%. You pay \$35.	You pay \$0. You pay 25%. You pay 25%. You pay \$70.	Not covered.	You pay this amount for each prescription until your yearly out-of-pocket costs reach \$7,400.
Catastrophic Coverage	, ,	, ,		. ,		
Tiers 1- 5: You pay the greater of 5% of the cost or \$4.15 (generic)/\$10.35 (brand name)					Not covered.	You pay this amount after your yearly out-of-pocket costs reach \$7,400.

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at **http://www.medicare.gov** or get a copy by calling **1-800-MEDICARE** (**1-800-633-4227**), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

This document is available in other formats such as braille, large print or audio.

For more information, please call us at the phone number below or visit us at **joinmypmedicare.com**.

Toll-free **1-800-324-3899**, TTY users should call 711.

From October 1 – March 31, you can call us seven days a week from 8 am–8 pm Eastern Time.

From April 1 – September 30, you can call us Monday – Friday from 8 am–8 pm Eastern Time.

You can see our plan's provider directory at **medicare.mvphealthcare.com/find-your-doctor**.

You can see our plan's pharmacy directory at medicare.mvphealthcare.com/find-your-doctor.

You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions at **medicare.mvphealthcare.com/plans/prescription-drug-coverage**.

MVP Health Plan, Inc. is an HMO-POS/PPO 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. MVP virtual care services through Gia are available at no cost-share for most members. In-person visits and referrals are subject to cost-share per plan.

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 (including sexual orientation and gender identity).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-946-8010 (TTY: 711). 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: 711).