



HMO Basix

Summary of Benefits¹

Physician Services

Primary Care Physician Office Visits

Well Baby and Child Care	No Charge
Laboratory Services	
Periodic Physicals, Gynecological Exams/Pap-tests	\$25 Copay
Surgery	\$100 Copay

Specialist Office Visits

Office Visits	
Second Surgical Opinions (not required)	\$40 Copay
X-ray Services <i>If X-ray services are provided in conjunction with other services, multiple copayments may apply.</i>	
Surgery	\$100 Copay

Inpatient Hospital Services

Surgery	\$100 Copay
Anesthesiology	
Radiology	No Charge
Visits/Consultations	

Hospital (Facility)

Hospital Inpatient	\$500 Copay/Admission
Hospital Outpatient Surgery	\$75 Copay/Visit
Hospital Outpatient Therapeutic Services	\$25 Copay
X-ray Services	\$40 Copay
<i>If X-ray services are provided in conjunction with other services, multiple copayments may apply.</i>	
Hospital Outpatient Laboratory	No Charge

Maternity

Physician Services	Office Copay for first diagnostic visit only
Hospital Services	Subject to \$500 inpatient Copay-excludes newborns
Delivery	\$200 Copay
Nursery Care	No Charge

Emergency Hospital Care

If admitted, only hospital inpatient Copay applies	\$100 Copay/Visit
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Ambulance

\$100 Copay

Chiropractic Benefit

Requires PCP prescription	\$40 Copay/Office Visit
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Mental Health²

Inpatient-30 day maximum	Subject only to Hospital Inpatient (Facility) Copay
Inpatient Physician	No Charge
Outpatient-20 visit maximum	\$40 Copay/Visit

Substance Abuse Diagnosis & Treatment

Rehabilitation Outpatient-60 visit max.	\$25 Copay/Visit
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Home Health Care

60 visit maximum	\$25 Copay/Visit
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Dependent Care Coverage³

Unmarried dependents covered to age 23
College students away from home - \$2,500 allowance/year covered to age 23

Lifetime Maximum Coverage

No Maximums

Prescription Drug Coverage⁴

Formulary Generic	\$10 Copay
Formulary Brand	100% Copay of Discounted Price
Mail Order - Formulary Generic	\$20 Copay/90 day supply
Mail Order - Formulary Brand	100% Copay of MVP's Discounted Price/90 day supply

(Mail Order available for certain "maintenance" drugs, for a complete listing visit www.mvphealthcare.com).

MVP has in place a "drug formulary", which determines our approved list of covered medications, - those proven safe and effective, in the best interests of our members. Some drugs, while covered in the formulary may still require prior approval from MVP. Policies specific to these restricted drugs are clearly written and made available to all practitioners.

Important Benefit Exclusions*

- Inpatient Substance Abuse Services
- Outpatient Physical/Occupational/Speech Therapy - except for treatment of lymphedema resulting from treatment of breast cancer
- Skilled Nursing Care
- Routine Vision Exams
- Preventive Dental Care for Kids
- Non-Emergency Ambulance Transportation
- Outpatient Cardiac Rehabilitation
- Durable Medical Equipment/Orthotic Devices/External Prosthetics/Ostomy Supplies - except for breast prosthesis

*Refer to the Rider/Schedule and Certificate of Coverage for a complete and detailed list of exclusions.

¹The Summary of Benefits chart is intended to provide a general outline of MVP coverage. In the event of any conflict between this document and your Certificate of Coverage, Schedule, and any applicable Rider (s), your Certificate of Coverage, Schedule and Rider (s) will be controlling. For details, please call 1-800-TALK-MVP (1-800-825-5687), option #2.

²FOR SMALL GROUPS (2-50 employees): MVP offers an optional rider at additional cost that extends coverage for certain biologically based Mental Health conditions and for children with specific emotional disturbances. Please contact your Employer or the MVP Member Service Department for additional information.

³See MVP's corresponding Rider/Schedule for full details.

⁴Certain prescription drugs require Prior Approval before dispensing. For specific drug information visit www.mvphealthcare.com, look under Rx Info, and see the Prescription Drug Formulary chart. Regardless of tier description, drugs listed with the "#" indicator require Prior Approval.

Other Covered Services

Urgent Care Centers	\$25 Copay/Visit
Diabetic Supplies and Services-limited to a 31-day supply per dispensing	\$25 Copay/Item
Out-of-Area Emergency Room Follow-up Visits – covered within a 10-day period	No Charge
Vision Care – For accidental injury or disease of the eye	\$25 Copay PCP/\$40 Copay Specialist, per Visit

Here's How It Works

You choose a Primary Care Physician

You must choose a Primary Care Physician from our network for you and each covered member of your family. Your current doctor is probably on our list of thousands of participating physicians. To try a doctor search now, go to joinMVP.com or call **1-888-MVP-MBRS (1-888-687-6277)**.

Your Primary Care Physician coordinates all your health care

For regular check-ups, ordering prescriptions, if you are sick, or when you need a referral to see a specialist, you will always first see your Primary Care Physician – the doctor who knows you and your medical history.

You need a referral to see a participating specialist

MVP's network includes physicians from nearly every medical specialty. You must first get a referral from your Primary Care Physician to see a participating specialist.

Benefits and Features

Basics

- Thousands of doctors to choose from
- No claim forms or waiting for reimbursements
- The highest rating for quality from the National Committee for Quality Assurance

Benefits

- Worldwide emergency coverage
- Coverage for preventive and routine care
- Complete hospital coverage – no day or dollar limits

Additional Features

- *MVP After Hours* – reach our Member Services Department every day from 8 a.m. to 10 p.m., **1-888-MVP-MBRS (1-888-687-6277)**
- Visit our innovative Web site at www.mvphealthcare.com that offers many convenient features:
 - Ask a question about coverage
 - Check claim status, eligibility and benefits
 - Find answers to commonly asked questions
 - Change/select your doctor (PCP)
- Exclusive member discounts on health and safety items, health clubs, and optical programs and more.
- A variety of health education programs for expectant mothers and families....and much more!

Web Tools and Services

To help you make informed health care decisions – find these tools in the Health Central section at www.mvphealthcare.com

- Online health library – powered by Healthwise® Knowledgebase
- Hospital quality comparison tool
- Hospital quality profile
- Prescription drug cost comparison tool
- Wide range of disease and care management programs.