MVP® HEALTH CARE

2027 Medicare Advantage Plans

Capital District, Southern Tier, and Central New York State

Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Columbia, Cortland, Delaware, Fulton, Greene, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Onondaga, Oswego, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Schuyler, Steuben, Tioga, Tompkins, Warren, and Washington Counties

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We've Got You Covered

MVP Health Care® (MVP) is proud to offer Medicare Advantage plans with the benefits, support, and resources to help you live well every day.

As a regional, not-for-profit health plan with more than 40 years of Medicare experience, our plans include the coverage you need, expertise you expect, and personal support you deserve.

Gia®

Your Starting Point for Care

Access care, benefits, and support all in one place with Gia®. Find doctors, navigate your plan coverage, and connect to $0 virtual urgent care,** primary care, and behavioral health services.

Gia has everything you need—learn more at **mvphealthcare.com/Gia**.

**For serious or life threatening emergencies call 911.

Benefit Highlights

Dental Benefits

Get $0 preventive dental coverage from in-network providers with all plans. Some plans also include an allowance for additional services.

$0 Tier 1 Drugs

Select commonly used generic drugs are available for no co-pay.

Over-the-Counter Allowance

Get a $20 per quarter allowance to purchase over-the-counter medicine and health-related items from select retailers* with some plans.

Eyewear Coverage

Receive up to $175 annually for glasses or contacts plus $0 eye exams and eyewear savings, powered by EyeMed®.

Be Well Rewards

Earn a $100 reward card for completing your Annual Wellness Visit.

$0 Fitness Benefit

Enjoy a free SilverSneakers® membership, with access to fitness centers nationwide, online exercise classes, and well-being resources.

Care Guide Support

Receive personalized guidance to understand your plan, use your benefits, make appointments, manage prescriptions, and more.

*Participating retail locations include CVS Pharmacy®, Price Chopper®, ShopRite®, Walgreens®, and Walmart®, as well as select local retailers.

Care When and Where You Need It

Feel secure with the flexibility to see medical providers close to home or across the country with all plans.

Access a Strong Regional Network

Choose from nearly 67,000 total combined health care professionals and facilities throughout New York State and Vermont.

Coverage For Emergencies

Urgently needed care is covered nationwide. You're covered for emergency care around the world.

Get Everyday Care Nationwide

All plans include the freedom to see out-of-network providers who accept Medicare across the U.S.*

MVP HMO-POS plans

You are covered for many essential services—from doctor visits, x-rays, physical therapy, and lab work to outpatient surgery and hospital stays.

MVP PPO plans

You are covered for even more services from out-of-network providers. These plans are designed for people who frequently travel or regularly see out-of-network providers.

*You may pay more for care received from out-of-network providers.

MVP Medicare Advantage Benefits at a Glance

IN=In-network providers OUT=Out-of-network providers $=Co-pay %=Co-insurance	MVP Medicare WELLVALUE with Part D (HMO-POS)	MVP Medicare SECURE PLUS with Part D (HMO-POS)	MVP Medicare SECURE PLUS CHOICE with Part D (PPO)
Monthly Premium[1]	**$71**	**$165**	**$256**
Doctor Visits			
Primary Care	$0	$0	IN $0 | OUT 30%
Specialist No Referrals!	$55	$40	IN $40 | OUT 40%
Chiropractic	$15	$10	IN $10 | OUT 40%
Outpatient Physical, Speech, and Occupational Therapy	$35	$15	IN $15 | OUT 40%
Emergency Care Worldwide Coverage			
Emergency Room Care	$115	$100	$100
Urgently Needed Care	$40	$20	$20
Ambulance (Ground)	$320	$200	$200
Out-of-Network Coverage[2]			
All plans include coverage for non-emergency care from Medicare providers anywhere in the U.S.			
Non-Urgent and Non-Emergency Services Some services excluded	Up to 40% for covered services, MVP pays 60%; $4,000 annual limit	30% for covered services, MVP pays 70%; $4,000 annual limit	Up to 40% for covered services; no annual limit
Hospital, Surgery and Rehabilitation Services			
All plans cover skilled nursing facility care at a post-acute rehabilitation center.			
	Deductible: $250		
Inpatient Hospital Stays Emergency admissions covered worldwide	$490/day for days 1–5, then $0 per day for days 6+ after deductible	$400/day for days 1–5, then $0 per day for days 6+	IN $400/day for days 1–5, $0 per day for days 6+ | OUT 40%
Observation Stays, Outpatient Hospital/ Ambulatory Surgical Center	20% /15% after deductible	$300/$200	IN $300 /$200 | OUT 40%
Diagnostic Services Office visit co-pay may apply.			
X-ray (Radiology)	$50	$40	IN $40 | OUT 40%
CT Scans, PET Scans, and MRIs	$385	$250	IN $250 | OUT 40%
Laboratory	$0	$0	IN $0 | OUT 40%
Diagnostic Procedures	20%	$10	IN $10 | OUT 40%
Max Out-of-Pocket Protection[3]	$9,850	$6,000	IN only $7,500 / IN and OUT combined $12,500

[1] May be lower with New York State EPIC and/or Low Income Subsidy assistance. You must continue to pay your Part B premium.
[2] Not all services are covered out of network. You may pay more for care received from non-contracted providers.
[3] The most you pay for covered medical services in a calendar year.

Well-Being Benefits and Extras

	MVP Medicare WELLVALUE with Part D (HMO-POS)	MVP Medicare SECURE PLUS with Part D (HMO-POS)	MVP Medicare SECURE PLUS CHOICE with Part D (PPO)
Preventive Dental	Two exams, two cleanings, and one x-ray per year; covered in full from an in-network dentist		
Comprehensive Dental	Not Covered	$300 allowance for covered services from an in-network dentist	$300 allowance for covered services from an in-network dentist
Over-the-Counter (OTC)	Not Covered	$20/quarter allowance	$20/quarter allowance
Vision	$150/year allowance $0 routine eye exam[4]	$175/year allowance $0 routine eye exam[4]	$175/year allowance $0 routine eye exam[4]
Hearing Aids from TruHearing®	**Choose the right coverage for you!** Pay $699 or $999 per hearing aid, or get up to $600 per hearing aid toward your choice of top models from the TruHearing catalog, batteries included		
	$0 routine hearing exam	$0 routine hearing exam	$0 routine hearing exam
Transportation to medical appointments and the pharmacy	Not Covered	24 one-way rides per year	24 one-way rides per year
Meal Delivery	Not Covered	14 free refrigerated meals after an in-patient hospital stay discharge	

[4]Benefit maximum may apply to services from out-of-network providers.

Understand Part D Drug Coverage

Start with the Formulary

Review covered drugs, costs, and coverage details.

Check the $0 Drug List

Tier 1 includes $0 Preferred Generic Drugs, including those commonly used to treat high blood pressure, high cholesterol, diabetes, osteoporosis, acid reflux, and thyroid conditions.

Find a Nearby Pharmacy

You have access to thousands of pharmacies, including all major pharmacy chains nationwide.

	MVP Medicare WELLVALUE with Part D (HMO-POS)	MVP Medicare SECURE PLUS with Part D (HMO-POS)	MVP Medicare SECURE PLUS CHOICE with Part D (PPO)
Tiers 1–5	**1/2/3/4/5**	**1/2/3/4/5**	**1/2/3/4/5**
30-Day Supply after deductible	$0/$2/16%/ 44%/25%	$0/$2/16%/ 40%/28%	$0/$2/16%/ 41%/28%
Deductible	$700 (Tiers 2–5)	$500 (Tiers 2–5)	$500 (Tiers 2–5)

The most you will pay out of pocket for covered drugs in 2027 is $2,400.

Use the CVS Caremark® Mail Service Pharmacy* to get a three-month supply of Tier 2 drugs for two co-pays, or a 100-day supply of $0 Tier 1 drugs.

Find the latest formulary and complete list of $0 Tier 1 drugs at **mvphealthcare.com/PartDFormulary**.

*Other pharmacies are available in our network.

Smile with Essential Dental Coverage

Dental care supports your overall health. That's why we've partnered with NationsBenefits® to provide the services that matter most.

All plans include $0 preventive dental coverage for up to two exams, two cleanings, and one x-ray per year with NationsDental™ in-network providers. The **Secure Plus and Secure Plus Choice plans** also offer a $300 annual allowance to use toward additional dental services, like fillings, crowns, extractions, and root canals from in-network providers.

There is no deductible for any covered service. NationsDental network providers are available nationwide.

Go to **mvphealthcare.com/MedicareDentist** to find your dentist.

You will receive a Benefits Mastercard® Prepaid Card from NationsBenefits to use for both dental and over-the-counter benefits. See page 6.

Get Started with Your Plan

We want to make your enrollment in an MVP Medicare Advantage plan smooth and seamless. Here's what you can expect to help you get rolling on day one.

DECIDE

Enroll in a MVP Medicare Advantage plan.

YOU ARE HERE
Speak with an MVP Medicare Advisor today

CONFIRM

Receive an enrollment confirmation letter with your **monthly premium** and **MVP Member ID number**.

Arrives within 10 days of enrollment

WELCOME

Get your **MVP Member ID card**.

Helpful tip: Create a Gia account and be ready to use your plan on day 1. Set your communication preferences and more.

Arrives within 10 days of your confirmation letter

ACCESS

Use **your** plan!

Start using Gia on your first day of coverage—view plan details, pay your monthly premium, check prescription costs, and more!

Your Benefits Mastercard® Prepaid Card will arrive approximately a week after your MVP Member ID card

Let's Talk!

Have questions or need more information?

Call **1-800-324-3899** (TTY 711)

October 1–March 31, seven days a week, 8 am–8 pm Eastern Time.

April 1–September 30, call Monday–Friday, 8 am–8 pm.

Or visit mvphealthcare.com/Medicare.

Your Medicare Member Rights

MVP Health Care encourages members to learn about and exercise their rights and responsibilities, including timely access to covered services, privacy protections, and the right to make decisions about health care. Visit **mvphealthcare.com** and select *Privacy Practices & Compliance*, then *Medicare Member Rights and Responsibilities*, or refer to Chapter 8 of your plan's Evidence of 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. For accommodations of persons with special needs at meetings call, 1-800-324-3899 (TTY 711).

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Gia virtual care services generally start at $0, but a member cost-share may apply for specialty providers, in-person visits, and referrals. Refer to Gia for estimated costs at the time of service. Eligibility, covered services, and age limits may apply.