2027 Preferred Gold without Part D (HMO-POS)

Rochester and Buffalo

Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Seneca, Wayne, Wyoming, and Yates Counties

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). SilverSneakers is a registered trademark of Tivity Health, Inc. © 2026 Tivity Health, Inc. All rights reserved. All content ©2026 TruHearing, Inc. All Rights Reserved. TruHearing® is a trademark of TruHearing, Inc. All other trademarks, product names, and company names are the property of their respective owners. Follow-up provider visits included for one year following hearing aid purchase. Free battery offer is not applicable to the purchase of rechargeable hearing aid models. Three-year warranty includes repairs and one-time loss and damage replacement. Hearing aid repairs and replacements are subject to provider and manufacturer fees. For questions regarding fees, contact a TruHearing hearing consultant. ©2026 NationsBenefits, LLC. All rights reserved. NationsBenefits is a registered trademark of NationsBenefits, LLC. All other trademarks shown are the property of their respective owners. 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.

We're here to serve.

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**.

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Monthly Premium[1]	**$0**

Doctor Visits

Primary Care	$0 co-pay
Specialist *No Referrals!*	$30 co-pay
Chiropractic	$15 co-pay
Physical, Speech, and Occupational Therapy	$20 co-pay

Emergency Care Worldwide Coverage

Emergency Room Care	$115 co-pay
Urgently Needed Care	$40 co-pay
Ambulance *(Ground)*	$200 co-pay

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*	30% co-insurance for covered services MVP pays 70%; $,4000 annual limit

Hospital, Surgery and Rehabilitation Services

All plans cover skilled nursing facility care at a post-acute rehabilitation center.

Inpatient Hospital Stays *Emergency admissions covered worldwide*	$375 per day for days 1–5, $0 per day for days 6+
Observation stays *(Not inpatient admission)*	$325 co-pay
Observation Stays, Outpatient Hospital/Ambulatory Surgical Center	$325 co-pay/$200 co-pay

Diagnostic Services Office visit co-pay may apply.

X-ray *(radiology)*	$30 co-pay
CT scans, PET scans, and MRIs	$100 co-pay
Lab	$0 co-pay
Diagnostic procedures	$10 co-pay

Maximum Out-of-Pocket Protection[3]	$7,200

[1] 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.

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

Well-Being Benefits and Extras

Preventive Dental

Two exams, two cleanings, and one x-ray per year; covered in full from NationsDental™ in-network dentist

Comprehensive Dental

$300 allowance per year for covered services from an in-network dentist

Over-the-Counter (OTC)

$25 per quarter allowance

Vision

$150 per 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

Transportation

to medical appointments, dental visits, and the pharmacy (30 mile max per ride)

12 one-way rides per year; Unlimited rides to a VA facility with a 45-mile max

Meal Delivery

14 free refrigerated meals after an in-patient hospital stay discharge

Your Starting Point for Care

Access $0 virtual care services, benefits, and support all in one place with Gia®