

NEW YORK PREMIER PLANS AT A GLANCE

INDIVIDUAL OFF-EXCHANGE with premiums for the Albany Region



\$1,000 for out-of-area coverage†
PREMIER PLUS PLANS



Affordable pharmacy.
PLUS ADDED SAVINGS FOR MEMBERS



Wellness benefits.
All plans for individuals include up to \$125, per subscriber, per calendar year, in reimbursement for gym and fitness club memberships, youth sports and fitness fees or healthy weight support programs. Plans also include access to MVP's suite of online wellness tools and activities.

METAL LEVELS:

MVP Premier PlusSM Plans (Non-Standard)

PLAN FEATURE	PLATINUM 1 EMBEDDED	PLATINUM 2 EMBEDDED	GOLD 1 EMBEDDED	GOLD 2 HDHP AGG/EMB**	GOLD 4 EMBEDDED	GOLD 5 EMBEDDED	SILVER 1 EMBEDDED	SILVER 2 EMBEDDED	SILVER 3 HDHP AGG/EMB**	BRONZE 1 EMBEDDED	BRONZE 2 EMBEDDED	BRONZE 3 HDHP EMBEDDED
Plan Deductible—Individual/Family	\$0/\$0	\$0/\$0	\$850/\$1,700	\$1,400/\$2,800 AGG	\$0/\$0	\$1,000/\$2,000	\$1,500/\$3,000	\$3,000/\$6,000	\$2,000/\$4,000 AGG	\$3,500/\$7,000	\$4,500/\$9,000	\$5,400/\$10,800
Out-of-Pocket Maximum	\$3,000/\$6,000	\$2,500/\$5,000	\$6,350/\$12,700	\$6,350/\$12,700 EMB	\$6,450/\$12,900	\$4,500/\$9,000	\$6,500/\$13,000	\$6,850/\$13,700	\$4,500/\$9,000 EMB	\$6,850/\$13,700	\$6,850/\$13,700	\$6,450/\$12,900

MVP PremierSM Plans (Standard)

	PLATINUM EMBEDDED	GOLD EMBEDDED	SILVER EMBEDDED	BRONZE HDHP EMBEDDED	BRONZE 2 EMBEDDED
	\$0/\$0	\$600/\$1,200	\$2,000/\$4,000	\$4,000/\$8,000	\$3,500/\$7,000
	\$2,000/\$4,000	\$4,000/\$8,000	\$5,500/\$11,000	\$6,450/\$12,900	\$6,850/\$13,700

MEDICAL

Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care	3 visits at \$0, then \$5	\$5	3 visits at \$0, then \$15 NoDD	\$5*	\$40	\$30 NoDD	\$30 NoDD	3 visits at \$0, then \$40 NoDD	\$25*	\$35*	1 visit at \$0 NoDD, then 40%*	\$30*
Specialist Visit	\$40	\$30	\$45*	\$15*	\$50	\$50 NoDD	\$50*	\$70*	\$50*	\$80*	40%*	\$50*
Hospital Facility Visit: Inpatient	\$300	\$300	\$500*	\$200*	\$500	20%*	20%*	20%*	\$500*	50%*	40%*	30%*
Hospital Facility Visit: Outpatient	\$100	\$100	\$200*	\$100*	\$300	20%*	\$300*	\$200*	\$200*	\$300*	40%*	\$100*
Urgent Care	\$40	\$30	\$45 NoDD	\$15*	\$50	\$50 NoDD	\$50*	\$70 NoDD	\$50*	\$80*	40%*	\$50*
Emergency Room Visit	\$100	\$100	\$300 NoDD	\$75*	\$500	\$300 NoDD	\$350*	\$500 NoDD	\$300*	50%*	40%*	\$300*

	\$0	\$0	\$0	\$0	\$0
	\$15	\$25*	\$30*	50%*	50%*
	\$35	\$40*	\$50*	50%*	50%*
	\$500	\$1,000*	\$1,500*	50%*	50%*
	\$100	\$100*	\$100*	50%*	50%*
	\$55	\$60*	\$70*	50%*	50%*
	\$100	\$150*	\$150*	50%*	50%*

PHARMACY

Prescription Deductible Individual/Family	\$0/\$0	\$0/\$0	\$100/\$200 (name brand only)	Integrated w/Medical	\$0/\$0	\$0/\$0	\$0/\$0	Integrated w/Medical	Integrated w/Medical	\$200/\$400	Integrated w/Medical	Integrated w/Medical
Prescription Copayment	\$5/\$30/\$50	\$5/\$30/\$50	\$5/\$35/\$70*	\$5/\$15/\$25* (preventive drugs NoDD)	\$10/\$40/\$60	\$5/\$30/\$50	\$8/\$35/\$70	\$15/\$40/\$70*	\$10/\$40/\$60* (preventive drugs NoDD)	\$10/\$40/50%*	\$5/\$60/\$80*	\$10/\$40/\$60* (preventive drugs NoDD)

	\$0/\$0	\$0/\$0	\$0/\$0	Integrated w/Medical	Integrated w/Medical
	\$10/\$30/\$60	\$10/\$35/\$70	\$10/\$35/\$70	\$10/\$35/\$70*	\$10/\$35/\$70*

RATES EFFECTIVE 1/1/2016 - 12/31/2016 Rates do not include pediatric dental coverage.

Single	\$623.65	\$629.49	\$529.63	\$512.44	\$554.12	\$530.61	\$469.36	\$415.78	\$442.99	\$381.82	\$355.60	\$365.90
Single + spouse	\$1,247.30	\$1,258.98	\$1,059.26	\$1,024.88	\$1,108.24	\$1,061.22	\$938.72	\$831.56	\$885.98	\$763.64	\$711.20	\$731.80
Single + child(ren)	\$1,060.21	\$1,070.13	\$900.37	\$871.15	\$942.00	\$902.04	\$797.91	\$706.83	\$753.08	\$649.09	\$604.52	\$622.03
Single + spouse + child(ren)	\$1,777.40	\$1,794.05	\$1,509.45	\$1,460.45	\$1,579.24	\$1,512.24	\$1,337.68	\$1,184.97	\$1,262.52	\$1,088.19	\$1,013.46	\$1,042.82

	\$642.65	\$552.29	\$469.78	\$375.59	\$368.07
	\$1,285.30	\$1,104.58	\$939.56	\$751.18	\$736.14
	\$1,092.51	\$938.89	\$798.63	\$638.50	\$625.72
	\$1,831.55	\$1,574.03	\$1,338.87	\$1,070.43	\$1,049.00

ALL PLANS INCLUDE DEPENDENT CARE TO AGE 26.

NoDD: NOT SUBJECT TO DEDUCTIBLE

†Per dependent child for all Premier Plus plans. Benefits are subject to the same cost sharing arrangements for each particular plan.

**This plan features an Aggregate deductible and an Embedded out-of-pocket maximum.

*Member amount after deductible is met.

THE DIFFERENCE BETWEEN AN AGGREGATE PLAN AND AN EMBEDDED PLAN.

AGGREGATE: For any policy with two or more members, the deductible and/or out-of-pocket maximum (OOPM) must be met by any one or any combination of members before the plan will make payments.

EMBEDDED: Each member must meet their individual deductible and/or OOPM before the plan will make any payments. The individual deductible and/or OOPM also applies to the family deductible and/or OOPM level. Once the family deductible and/or OOPM has been met, the plan will begin payment of services for all members on the contract.

This plan overview is intended to provide a general outline of 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 plan details, call 1-800-TALK-MVP (825-5687) or visit DiscoverMVP.com.

NEW YORK PREMIER PLANS

INDIVIDUAL OFF-EXCHANGE



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.

TOOLS TO MANAGE YOUR ACCOUNT

myMVP mobile app

With myMVP, you'll always have access to your important health plan information—no matter where you go. myMVP allows you to:

- View, email or fax your Member ID card.
- Find a nearby doctor.
- Search your claim details and payment status.
- Access your Explanations of Benefits...right from your smartphone.

Visit the App Store or Google Play to **DOWNLOAD** the myMVP app **FOR FREE** on your mobile device.

(MSG&DATA rates may apply.)



Treatment Cost Calculator

MVP makes it easy for members to explore a wide range of health care options with the new Treatment Cost Calculator, available to members at mvphealthcare.com. With the MVP Treatment Cost Calculator, members can:



- **SEARCH** for a medical treatment, service or condition.
- **REVIEW** an estimate of their costs (based on health plan benefits).
- **IDENTIFY** doctors, hospitals and clinics nearby.
- **COMPARE** those doctors by cost and location.

NEW MVP DENTAL OPTIONS FOR 2016

To ensure our members have access to pediatric dental care as required by the ACA, as well as receive the most comprehensive oral care, MVP has partnered with Healthplex to offer our members *MVP Dental for Kids*. MVP also offers *MVP Dental PPO* – a plan for adults and families. For more information on dental plan options, visit DiscoverMVP.com.



WELLNESS BENEFITS

UP TO \$125, per subscriber, per calendar year, 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.



MVP RX MEMBERS SAVE AT CVS

If you have prescription benefits from MVP in 2016, you can **SAVE 20%** on more than 2,200 CVS-branded health care items with the *MVP-CVS ExtraCare Health Card*.

- Includes over-the-counter medications, contact lens solution, first aid and oral hygiene products...literally thousands of items.
- Use your discount at any CVS store nationwide or online at cvs.com.



MAKE THE MOST OF DiscoverMVP.com

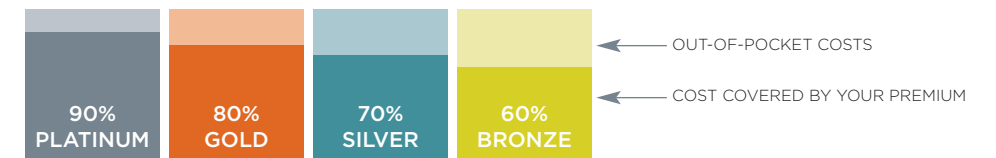
Visit DiscoverMVP.com for a variety of resources to help you make the best health insurance decisions:

- Get more information on MVP's New York plans – including the ability to compare plans, or find a plan based on specific search criteria.
- Information on how to purchase a plan.
- Comprehensive Health Care Reform center with Infographics, FAQs, Insurance Terms Glossary, Blog posts and more.
- Connect with MVP, as well as other members, on the MVP Community blog.



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.

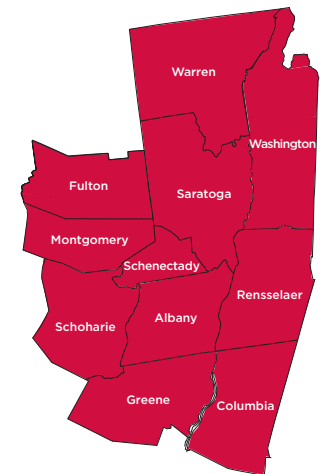


ALBANY REGION

Counties include:

- Albany
- Columbia
- Fulton#
- Greene
- Montgomery
- Rensselaer
- Saratoga
- Schenectady
- Schoharie#
- Warren
- Washington

#MVP Premier Plus plans are not available in this county.



Health benefit plans are issued or administered by MVP Health Plan, Inc.; MVP Health Insurance Company; MVP Health Insurance Company of New Hampshire, Inc.; MVP Select Care, Inc.; MVP Health Services Corp.; and Hudson Health Plan, Inc., operating subsidiaries of MVP Health Care, Inc. Not all plans available in all states and counties.