



MVP Benefits

Effective Date: January 1, 2017

Provider Network

First Health

The plan below is being offered to you. Due to the fact that you are being offered this plan and it is deemed “affordable” according to the Affordable Care Act, you may be eligible to enroll in a plan in the Exchange but you will NOT be eligible to receive a premium subsidy in the Exchange. You may be eligible for Medi-Cal or Medicaid. ENROLLMENT IN THIS PLAN WILL ELIMINATE YOUR INDIVIDUAL MANDATE PENALTY.

MVP Schedule of Benefits		
Service	In-Network	Out-of-Network
Annual Maximum / Lifetime Maximum Benefit	Unlimited	
Deductible (per covered person)	\$5,000	
Out-of-Pocket Maximum (per covered person)	\$5,000	

Medical Benefits

Preventive Care/Screening/Immunization (MEC Benefits)	Covered at 100%	Not Covered
Primary Care Visits (excluding Well Baby, Preventive, X-rays)	Covered at 100%*	Not Covered
Specialist Visits	Covered at 100%*	Not Covered
Urgent Care Visits	Covered at 100%*	Not Covered
Non-Preventive Well Baby Visits and Care	Covered at 100%*	Not Covered
Laboratory Outpatient and Professional Services	Covered at 100%*	Not Covered
X-rays and Diagnostic Imaging	Covered at 100%*	Not Covered
Emergency Room Services	Covered at 100%*	Not Covered
Inpatient Hospital Services (including MHSA)	Covered at 100%*	Not Covered
Outpatient Mental/Behavioral Health and Substance Abuse Services	Covered at 100%*	Not Covered
Advanced Imaging (CT/PET Scans/MRI's)	Not Covered	Not Covered
Rehabilitative Speech Therapy	Not Covered	Not Covered
Rehabilitative Occupational and Rehabilitative Physical Therapy	Not Covered	Not Covered
Skilled Nursing Facility	Not Covered	Not Covered
Durable Medical Equipment	Not Covered	Not Covered
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Not Covered	Not Covered

Prescription Drug Benefits

Generic Drugs	\$5 Co-Pay*	Not Covered
Preferred Brand Drugs	Not Covered	Not Covered
Non-Preferred Brand Drugs	Not Covered	Not Covered
Specialty High-Cost Drugs	Not Covered	Not Covered

* These benefits are subject to the deductible.

