

VERMONT VITALITY PLANS AT A GLANCE

Coverage to meet your needs and help you take on life and live well!



- National Network.
- Lower deductibles.
- Affordable pharmacy.
PLUS ADDED SAVINGS FOR MEMBERS
- Competitive Rates.

Vermont Vitality PlusSM Plans (Non-Standard) METAL LEVEL

Vermont VitalitySM Plans (Standard) METAL LEVEL

| PLAN FEATURE | GOLD | GOLD HDHP ^{AGG} | SILVER | BRONZE |
|-------------------------------------|------------------|--------------------------|------------------|------------------|
| Plan Deductible - Individual/Family | \$650/\$1,300 | \$2,400/\$4,800 | \$2,000/\$4,000 | \$5,000/\$10,000 |
| Out-of-Pocket Maximum | \$5,550/\$11,100 | \$2,400/\$4,800 | \$5,550/\$11,100 | \$6,850/\$13,700 |

| PLAN FEATURE | PLATINUM | GOLD | SILVER | SILVER HDHP ^{AGG/EMB} | BRONZE | BRONZE HDHP ^{AGG/EMB} | MVP SECURE [‡] |
|-------------------------------------|-----------------|-----------------|------------------|--------------------------------|------------------|--------------------------------|-------------------------|
| Plan Deductible - Individual/Family | \$150/\$300 | \$750/\$1,500 | \$2,000/\$4,000 | \$1,550/\$3,100 | \$4,000/\$8,000 | \$4,400/\$8,800 | \$6,850/\$13,700 |
| Out-of-Pocket Maximum | \$1,250/\$2,500 | \$4,250/\$8,500 | \$5,600/\$11,200 | \$5,750/\$11,500 | \$6,850/\$13,700 | \$6,500/\$13,000 | \$6,850/\$13,700 |

MEDICAL

| | | | | |
|-------------------------------------|--------|-----|--------|--------|
| Preventive Care | \$0 | \$0 | \$0 | \$0 |
| Primary Care | \$10 | 0%* | \$20 | \$40* |
| Specialist Visit | \$30 | 0%* | \$60* | \$100* |
| Hospital Inpatient/Outpatient Visit | 20%* | 0%* | 50%* | 50%* |
| Urgent Care | \$45 | 0%* | \$60* | \$100* |
| Emergency Room Visit | \$200* | 0%* | \$250* | 50%* |

| | | | | | | | |
|-------------------------------------|-------|-------|--------|------|--------|------|----------------------------|
| Preventive Care | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Primary Care | \$10 | \$15 | \$25 | 10%* | \$35* | 50%* | 3 visits at \$0, then \$0* |
| Specialist Visit | \$20 | \$25 | \$50 | 25%* | \$85* | 50%* | \$0* |
| Hospital Inpatient/Outpatient Visit | 10%* | 20%* | 40%* | 25%* | 50%* | 50%* | 0%* |
| Urgent Care | \$40 | \$45 | \$60 | 25%* | \$100* | 50%* | \$0* |
| Emergency Room Visit | \$100 | \$150 | \$250* | 25%* | 50%* | 50%* | \$0* |

PHARMACY[#]

| | | | | |
|------------------------------|--|-------------------------|--|--|
| Prescription Deductible | \$200 (Name Brand only) | Integrated with Medical | \$250 (Name Brand only) | \$300 |
| Prescription Copayment | \$5/\$40/50%* \$0 generic until age 10 [^] | 0%/0%/0%* | \$15/\$50/50%* \$0 generic until age 10 | \$20/\$90/60%* \$0 generic until age 10 |
| VBID Maintenance Medications | \$1 | | \$3 | \$3* |

| | | | | | | | |
|------------------------------|--------------|------------------------|-------------------------|-------------------------|----------------|-------------------------|-------------------------|
| Prescription Deductible | \$0 | \$50 (Name Brand only) | \$150 (Name Brand only) | Integrated with Medical | \$500 | Integrated with Medical | Integrated with Medical |
| Prescription Copayment | \$5/\$40/50% | \$5/\$40/50% | \$15/\$60/50%* | \$10/\$40/50%* | \$20/\$80/60%* | \$12/40%/60%* | \$0/\$0/\$0* |
| VBID Maintenance Medications | | | | | | | |



WELLNESS BENEFITS - VITALITY PLUS PLANS

All Vermont **Vitality Plus Plans** include \$50 in Wellness Rewards for completing a biometric screening, as well as access to MVP's suite of online wellness tools and activities.

WELLNESS BENEFITS - VITALITY PLANS

All Vermont **Vitality Plans** include access to biometric screening events and complete access to MVP's suite of online wellness tools and resources.

| Premiums | EFFECTIVE 1/1/2016 - 12/31/2016 | | | |
|-----------------------|---------------------------------|------------|------------|------------|
| Single | \$574.85 | \$510.53 | \$476.39 | \$391.36 |
| Couple | \$1,149.70 | \$1,021.06 | \$952.78 | \$782.72 |
| Parent and Child(ren) | \$1,109.46 | \$985.32 | \$919.43 | \$755.32 |
| Family | \$1,615.33 | \$1,434.59 | \$1,338.66 | \$1,099.72 |

| Premiums | EFFECTIVE 1/1/2016 - 12/31/2016 | | | | | | |
|----------|---------------------------------|------------|------------|------------|------------|------------|----------|
| | \$660.42 | \$588.71 | \$493.38 | \$468.05 | \$392.45 | \$380.71 | \$264.08 |
| | \$1,320.84 | \$1,177.42 | \$986.76 | \$936.10 | \$784.90 | \$761.42 | \$528.16 |
| | \$1,274.61 | \$1,136.21 | \$952.22 | \$903.34 | \$757.43 | \$734.77 | \$509.67 |
| | \$1,855.78 | \$1,654.28 | \$1,386.40 | \$1,315.22 | \$1,102.78 | \$1,069.80 | \$742.06 |

* Member amount after deductible is met.

[^] Generic drugs are NOT subject to deductible.

[†] This plan features an Aggregate deductible and an Embedded out-of-pocket maximum.

[‡] Catastrophic plans can only be purchased by individuals (not through an employer).

[#] In accordance with Vermont state law, plans are subject to a pharmacy out-of-pocket maximum of \$1,300 (individual)/\$2,600 (family).

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.



WHAT IS 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 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.

VERMONT VITALITY PLANS

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:

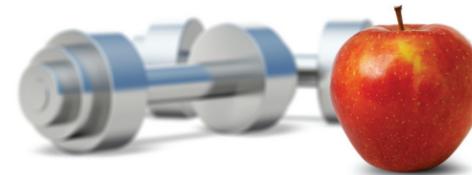
- **SEARCH** for a medical treatment, service or condition.
- **REVIEW** an estimate of their costs (based on health plan benefits).
- **IDENTIFY** doctors, hospitals and clinics nearby.
- **COMPARE** those doctors by cost and location.



WELLNESS BENEFITS

MVP is committed to having a positive impact on the health and wellness of everyone we serve. MVP members can take advantage of:

- **FREE** biometric screenings for all MVP members to measure things like blood pressure, cholesterol, blood glucose and Body Mass Index — evaluating your current health and potential risk factors.
- **\$50 IN WELLNESS REWARDS** for Vitality Plus members who complete a biometric screening.
- **FULL SUITE** of online wellness tools and resources, including a Personal Health Assessment and online health improvement classes.



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 Vermont 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.



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.

