

Summary of benefits for the Standard Option of MVP Health Care - 2009

- **Do not rely on this chart alone.** All benefits are provided in full unless indicated and are subject to the definitions, limitations, and exclusions in this brochure. On this page, we summarize specific expenses we cover; for more detail, look inside.
- If you enroll or change enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- We only cover services provided or arranged by Plan physicians, except in emergencies.

Standard Option Benefits	You pay	Page
Medical services provided by physicians:		
Diagnostic and treatment services provided in the office	\$25 per primary care office visit; \$40 per office visit to a specialist	17
Services provided by a hospital:		
• Inpatient	\$500 per inpatient admission; \$100 for the physician's charge for surgery	33-34
• Outpatient	\$75 copay at outpatient facility; \$100 for the physician's charge for surgery	34
Emergency benefits:		
• In-area	\$25 per visit to urgent care center; \$100 per hospital emergency room visit	36
• Out-of-area	\$100 per hospital emergency room visit	36-37
Mental health and substance abuse	Regular cost sharing	38-39
Prescription drugs:		
• Retail pharmacy	\$10 Generic/\$30 Name Brand/\$50 Non-Formulary per prescription unit or refill	40-42
• Mail-order	\$20 Generic/\$60 Name Brand/\$100 Non-Formulary per prescription unit or refill	40-42
Dental care: Preventive care for children up to age 19 only	\$25 per office visit	43-44
Vision care: One covered eye exam every 24 months	\$40 per office visit	23
Special features: MVP After Hours Unit; Little Footprints; Out-of-area-student benefit; Travel benefit/ services overseas		45
Protection against catastrophic costs (out-of-pocket maximum):	Stated copays for covered benefits	13