



# HMO Basix

## Summary of Benefits<sup>†</sup>

### Physician Services

#### Primary Care Physician Office Visits

Well Baby and Child Care	No Charge
Laboratory Services	
Periodic Physicals, Gynecological Exams/Pap-tests	\$25 Copay
Surgery	\$100 Copay

#### Specialist Office Visits

Office Visit	
Second Surgical Opinions Not required	\$40 Copay
X-ray Services <i>If X-ray services are provided in conjunction with other services, multiple Copayments may apply.</i>	
Surgery	\$100 Copay

#### Inpatient Hospital Services

Surgery	\$100 Copay
Anesthesiology	
Radiology	No Charge
Visits/Consultations	

### Hospital (Facility)

Hospital Inpatient	\$500 Copay/Admission
Hospital Outpatient Surgery	\$75 Copay/Visit
Hospital Outpatient Therapeutic Services	\$25 Copay/Visit
X-ray Services <i>If X-ray services are provided in conjunction with other services, multiple Copayments may apply.</i>	\$40 Copay/Visit
Hospital Outpatient Laboratory	No Charge

### Maternity

Physician Services	Office Copay for first diagnostic visit only
Hospital Services	Subject to \$500 Copay—excluding newborns
Delivery	\$200 Copay
Nursery Care	No Charge

### Emergency Hospital Care

If admitted, only hospital inpatient Copay applies	\$100 Copay
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### Ambulance

\$100 Copay

### Chiropractic Benefit

(Requires PCP prescription) \$40 Copay/Visit

### Substance Abuse Diagnosis & Treatment

Rehabilitation Outpatient—60 visit maximum \$25 Copay/Visit

### Home Health Care

60 visit maximum \$25 Copay/Visit

### Lifetime Maximum Coverage

No maximums

### Other Covered Services

Urgent Care Centers	\$25 Copay/Visit
Diabetic Supplies and Services—limited to a 31-day supply per dispensing	\$25 Copay/item
Out-of-Area Emergency Room Follow-up Visits – covered within a 10 day period	No Charge
Vision Care – For accidental injury or disease of the eye	\$25 Copay PCP/ \$40 Copay Specialist, per Visit

### Important Benefit Exclusions\*

- Inpatient and Outpatient Mental Health
- Inpatient Substance Abuse Services
- Outpatient Physical/Occupational/Speech Therapy – except for treatment of lymphedema resulting from treatment of breast cancer
- Skilled Nursing Care
- Routine Vision Exams
- Preventive Dental Care for Kids
- Non-Emergency Ambulance Transportation
- Outpatient Cardiac Rehabilitation
- Durable Medical Equipment/Orthotic Devices/External Prosthetics/Ostomy Supplies – except for breast prosthesis

\*Refer to the Certificate of Coverage for a complete and detailed list of exclusions.

<sup>†</sup>This Summary of Benefits chart is intended to provide a general outline of MVP 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 details, please call 1-800-TALK-MVP (1-800-825-5687), option #2.

## Here's How It Works

### You choose a Primary Care Physician

You must choose a Primary Care Physician from our network for you and each covered member of your family. Your current doctor is probably on our list of thousands of participating physicians. To try a doctor search now, go to [joinMVP.com](http://joinMVP.com) or call **1-888-MVP-MBRS (1-888-687-6277)**.

### Your Primary Care Physician coordinates all your health care

For regular check-ups, ordering prescriptions, if you are sick, or when you need a referral to see a specialist, you will always first see your Primary Care Physician – the doctor who knows you and your medical history.

### You need a referral to see a participating specialist

MVP's network includes physicians from nearly every medical specialty. You must first get a referral from your Primary Care Physician to see a participating specialist.

## Benefits and Features

### Basics

- Thousands of doctors to choose from
- No claim forms or waiting for reimbursements
- The highest rating for quality from the National Committee for Quality Assurance

### Benefits

- Worldwide emergency coverage
- Coverage for preventive and routine care
- Complete hospital coverage – no day or dollar limits

## Additional Features

- MVP After Hours – reach our Member Services Department every day from 8 a.m. to 10 p.m., **1-888-MVP-MBRS (1-888-687-6277)**
- Visit our innovative Web site at [www.mvphealthcare.com](http://www.mvphealthcare.com) that offers many convenient features:
  - Ask a question about coverage
  - Check claim status, eligibility and benefits
  - Find answers to commonly asked questions
  - Change/select your doctor (PCP)
- Something Extra Program – exclusive member discounts on health and safety items, health clubs, optical programs and more
- *Healthy News* – MVP's member newsletter
- Parenting classes – MVP will reimburse \$40 for Lamaze and \$25 for parenting classes. A certificate of class completion is required.

## Web Tools and Services

To help you make informed health care decisions – find these tools in the *Health Central* section at [www.mvphealthcare.com](http://www.mvphealthcare.com)

- Online health library – powered by Healthwise® Knowledgebase
- Hospital quality comparison tool
- Hospital quality profile
- Prescription drug cost comparison tool
- Wide range of disease and care management programs.