

ORANGE COUNTY EMPLOYEES

Your Medical Plan
Alternative for Active
Employees in 2025



NYSHIP is still available and is the
default medical plan

MVP Benefit Summary

Plan Cost-Sharing Highlights	Coverage Information	Limits and Exclusions
Annual Deductible per Contract Year	\$4,000 Person/\$8,000 Family - DmDedded Covered 100% by the County	None
Co-insurance	As Noted Below	None
Annual Out-of-Pocket Maximum	\$0 for in network services DmDedded	None
Primary Care Physician Office Visits	0% coinsurance*	None
Specialist Office Visits	0% coinsurance*	None
Preventive & Well Care Services		
Well Child Care & Immunizations	Covered in Full. For a full list of covered preventive care services, visit mvphealthcare.com .	None
Adult Annual Physical (One per Contract Year)		
Mammography		
Annual Pap Test & Ob/Gyn Exam		
Immunizations for Adults		
Colonoscopy /Sigmoidoscopy Screening		
Bone Density Tests		

* All in network deductibles and co-pays are paid 100% by Orange County

MVP Benefit Summary

Physician Office Visits	Coverage Information	Limits and Exclusions
Diagnostic Laboratory Services	PCP: 0% coinsurance*/Spec: 0% coinsurance*	None
Diagnostic X-ray	PCP: 0% coinsurance*/Spec: 0% coinsurance*	None
Advanced Imaging Services (CT/PET scans, MRIs)	Spec: 0% coinsurance*/Free-Stnd: 0% coinsurance*	None
Rehabilitative Services (PT/OT/ST)	0% coinsurance*	000 combined PT/OT/ST visits per Year
Allergy Services	0% coinsurance*	None
Chemotherapy Visit	0% coinsurance*	None

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MVP Benefit Summary

Inpatient Services - Hospital	Coverage Information	Limits and Exclusions
Medical/Surgical Admissions	0% coinsurance*	Per continuous confinement
Surgical Services	0% coinsurance*	None
Inpatient Physical Rehabilitation	0% coinsurance*	60 inpatient combined PT/OT/ST visits per Plan
Outpatient Hospital Services		
Hospital Rehab Services (PT/OT/ST)	0% coinsurance*	100 visits per Plan Year combined therapies
Diagnostic Laboratory Services **	0% coinsurance*	None
Diagnostic X-ray **	0% coinsurance*	None
Advanced Imaging Services (CT/PET, scans, MRIs) **	0% coinsurance*	None
Ambulatory/Outpatient Surgery **	0% coinsurance*	None

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MVP Benefit Summary

Emergency Care	Coverage Information	Limits and Exclusions
Emergency Room (ER) Visit	0% coinsurance*	None All ER Visits are Treated as In-Network
Urgent Care Centers	0% coinsurance*	None All Urgent Care Visits are Treated as In-
Ambulance (Emergency Medical Transportation)	0% coinsurance*	None Network
Maternity Services		
Maternity – Prenatal Care	Covered in Full	None
Maternity – Physician Delivery	0% coinsurance*	None
Maternity – Inpatient Hospital Services	0% coinsurance*	None

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MVP Benefit Summary

	Coverage Information	Limits and Exclusions
Behavioral Health Services		
Mental Health Inpatient Hospital	0% coinsurance*	Including Residential Treatment
Mental Health Outpatient	0% coinsurance*	None
Substance Use Disorder Inpatient Hospital	0% coinsurance*	Including Residential Treatment
Substance Use Disorder Outpatient	0% coinsurance*	Unlimited; Up to 20 visits per Plan Year may be used for family counseling
Residential Treatment	0% coinsurance*	None
Other Services		
Physician Administered Drugs	0% coinsurance*	None
Skilled Nursing Facility	0% coinsurance*	60 days per Plan Year
Home Health Care	0% coinsurance*	Unlimited visits per year
Hospice	0% coinsurance*	Unlimited days per Plan Year; Five (5) visits for family bereavement counseling
Durable Medical Equipment	0% coinsurance*	None
Diabetic Supplies & Equipment	0% coinsurance*	Diabetic Insulin Covered in full In Network
Chiropractic Benefit	0% coinsurance*	None
Acupuncture	Subject to appropriate cost share	10 visits/year; specialist cost share

*

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MVP Benefit Summary

	Coverage Information	Limits and Exclusions
Prescription Drug Coverage		
Tier 1	\$0 copay*	30/90 day retail; 90 day mail order Preventive Rx Not Subject to Deductible
Tier 2	\$0 copay*	30/90 day retail; 90 day mail order Preventive Rx Not Subject to Deductible
Tier 3	\$0 copay*	30/90 day retail; 90 day mail order Preventive Rx Not Subject to Deductible
Prescription Drug Deductible	Subject to annual deductible	None
Vision Care		
Adult Vision Care	Subject to appropriate cost share	One routine eye exam once every other Plan Year
Pediatric Vision Care	Subject to appropriate cost share	One routine eye exam once per Plan Year

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MVP Benefit Summary

	Coverage Information	Limits and Exclusions
Other Plan Features		
Gia® Virtual Care	0% coinsurance*	None
Wellness Benefits	\$600 allowance	Get reimbursed up to \$600 per contract, per calendar year with MVP's Well-Being Reimbursement.
Plan Highlights	Visit mvphealthcare.com for more information. View a complete Glossary of Terms and Member FAQs to better understand your MVP plan benefits.	

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Preventive Services Covered in Full by MVP

- Adult Immunizations
- Adult Physicals
- Routine OBGYN Visit
- Pap Smear
- Mammogram
- Prostate Screening
- Colonoscopy
- Bone Density tests
- And More....



MVP Plan Per Pay Period Cost For 2025

Regardless of your job, grade, years of service, bargaining unit, age, gender, or pre-existing conditions

Single	\$25.00
Family	\$50.00

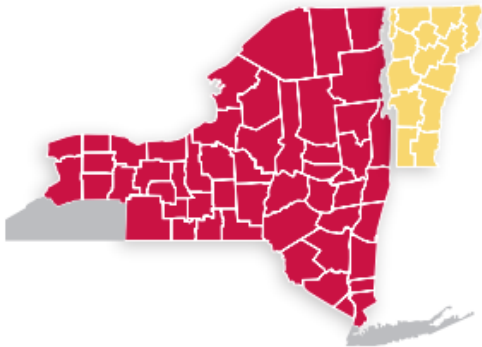
Is my doctor in the network?



Regional and National Provider Network Strength

Get the care you need—when and where you need it.

The MVP Health Care® provider network is unmatched in its range of available in-plan physicians and hospitals.



The MVP regional network includes top providers throughout New York State and Vermont with more than **60,600 primary and specialty providers** and **3,400 facilities**.



The MVP national networks provide members with full coverage by allowing them access to providers outside the MVP regional network. Our complete network includes:

- A broad, seamless national network of over **970,000 participating health care providers and over 17,000 facilities** with the Cigna HealthCare network
- Evernorth Behavioral Health network, a division of The Cigna Group, includes over **286,000 behavioral health providers** nationwide

reserved.

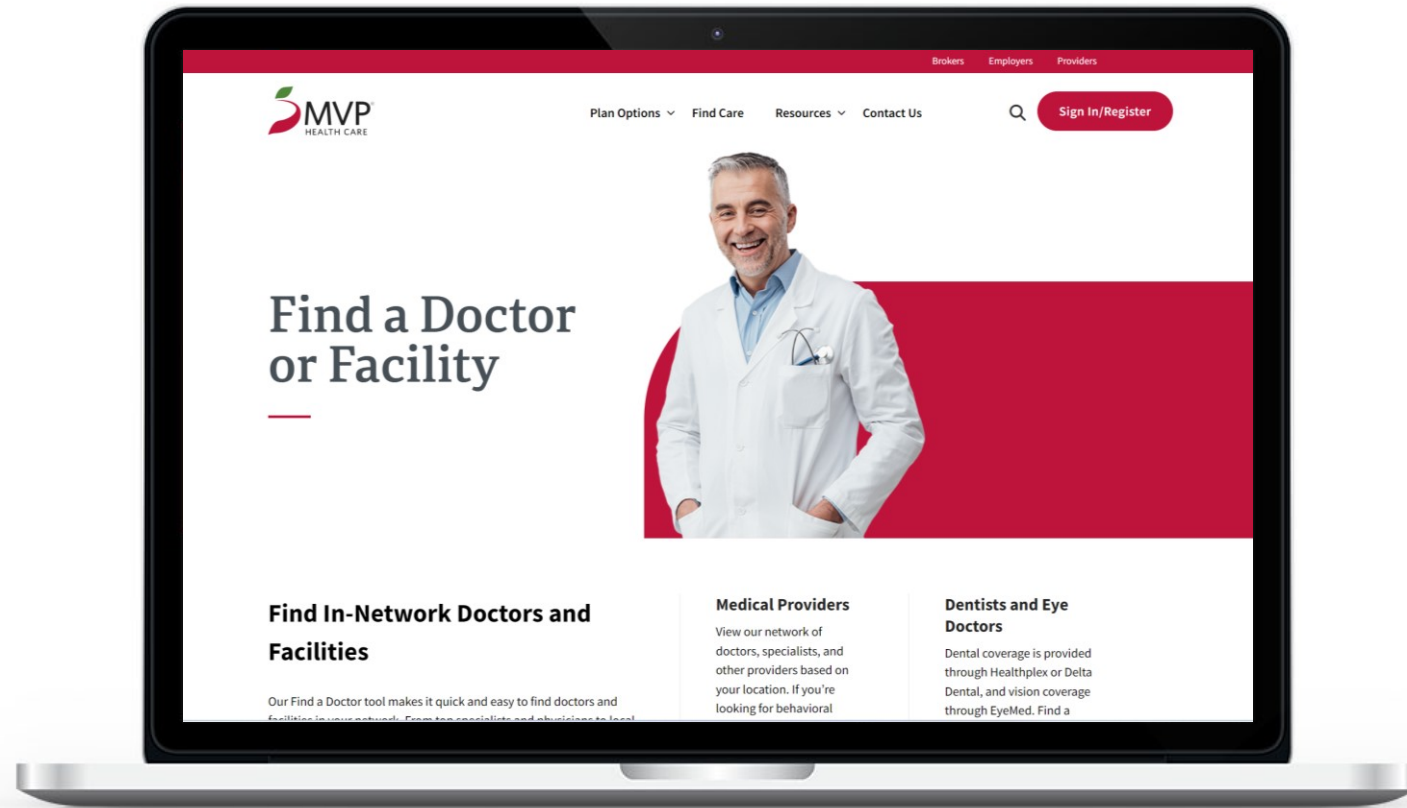


Is My Doctor in the MVP/Cigna Network

- Crystal Run? Yes!
- Garnet Medical? Yes
- Sloan Kettering? Yes
- Columbia Presbyterian? Yes
- Hospital for Special Surgery? Yes
- All Regional Medical Centers? Yes

We've Made it Easy to Find Doctors

Use our search tool to discover if a provider, lab, or facility is part of our network at mvphealthcare.com/findadoctor.



Are my prescriptions covered?

Quickly Find Out if Your Prescription is Covered

MVP partners with CVS Caremark® for your pharmacy benefit, giving you access to many participating pharmacies and covering thousands of medications on the MVP approved drug list, the Formulary.



To find out if a drug will be covered by your MVP plan, visit **mvphealthcare.com/prescriptions** to find your Formulary or call Customer Care.

Online tools

Manage your pharmacy benefits in Gia.

- Research medication costs
- Order prescriptions and have them delivered
- Search for money saving generic alternatives

How to Find the Formulary

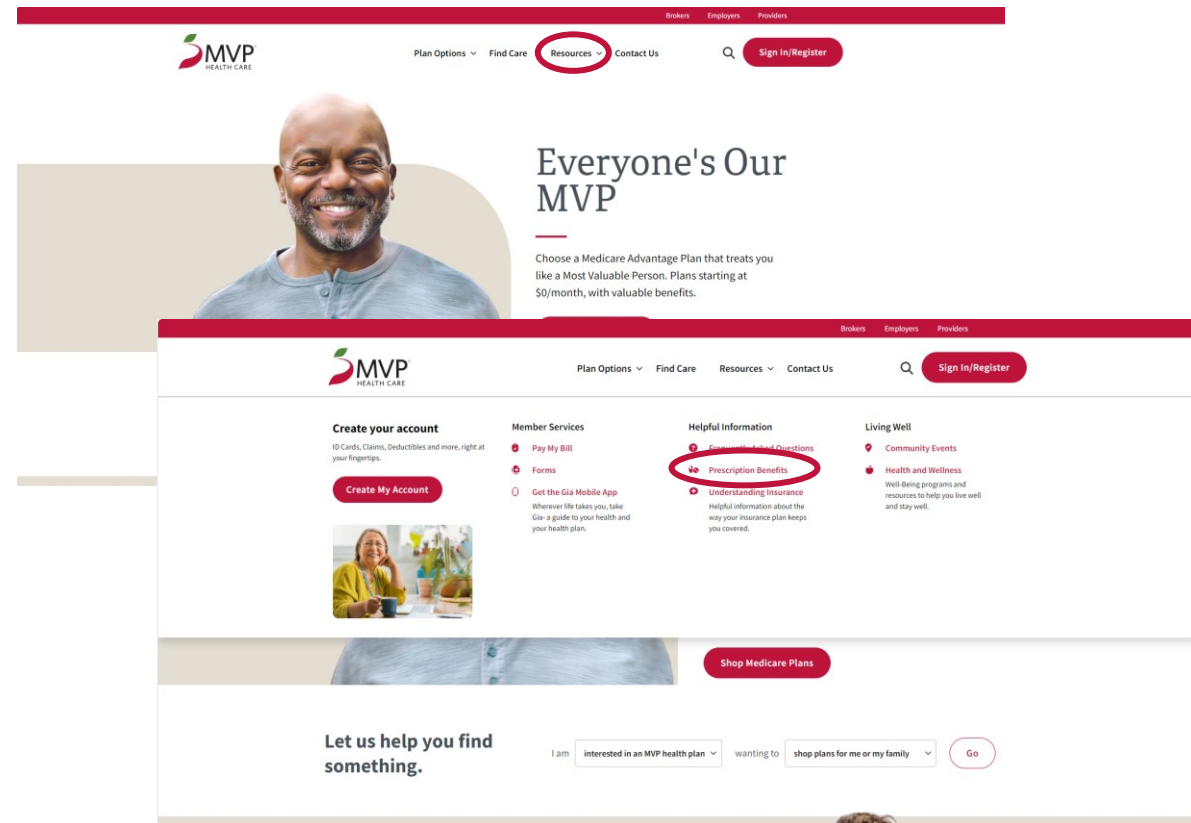
The list of drugs covered by your MVP health plan is called the Formulary, and the most current version can be found online.

Step 1

Visit **mvphealthcare.com** and choose *Resources*.

Step 2

Select *Prescription Benefits*.



How to Find the Formulary

Step 3 Use the dropdowns to find the Formulary for your plan type.

Step 4 Click the *View PDF* button.

The screenshot shows the MVP Health Care website. The top navigation bar includes links for Plan Options, Find Care, Resources, and Contact Us, along with a search icon and a Sign In/Register button. The main content area features a section titled 'How to Find Your Prescription Benefits' with a list of steps: Sign in to your MVP Member online account, Click or tap My Plan, and Click or tap Manage Prescriptions. Below this is a 'Sign In Or Register' button. The 'Looking for a Drug Associated With Your Plan?' section is highlighted with a red oval. It contains three dropdown menus: State (set to New York), Year (set to 2023), and Plan (set to Child Health Plus Plans). A 'View PDF' button is located to the right of the Plan dropdown. A red arrow points to the 'Large Group and ASO Plans' option in the Plan dropdown menu.

How to Find Your Prescription Benefits

For the most accurate information about your prescription benefits:

- ✓ Sign in to your MVP Member online account
- ✓ Click or tap My Plan
- ✓ Click or tap Manage Prescriptions

[Sign In Or Register](#)

Looking for a Drug Associated With Your Plan?

Find your plan type from the options below, and click or tap View PDF to see your plan's Formulary (list of covered drugs).

State: Year: Plan:

[View PDF](#)

Not sure of your plan? [Sign in.](#)

Child Health Plus Plans
DualAccess (HMO-D-SNP)
Essential Plans
Large Group and ASO Plans
Medicare Part D Employer Based Plans
Medicare Part D Individual Plans
New York State of Health and Direct-Purchase Plans
Small Group Plans
UVM Health Advantage Plans

Choose Large group and ASO option

How to Read the Formulary

You can search the Formulary by drug name or by the name of the condition the drug is used to treat. The following symbols have special meaning:

PA This drug requires prior authorization.

QL This drug has a maximum quantity limit.

SP This is a specialty medication, and it must be filled at a pharmacy in the specialty network, such as CVS Specialty Pharmacy.

ST This drug requires Step Therapy, and you must try other drugs first to treat your condition.

AGE Age Limit **LD** Limited Distribution **OTC** Over the Counter

MN Not available at mail order

What to do if you are changing from NYSHIP to MVP

1. Make sure to present your new MVP card to the pharmacist
2. Fill any prescriptions in late December on the NYSHIP
3. If you have a prescription that required a prior authorization, allow time for the pharmacy to get a new authorization before your next fill. Go a week earlier to fill your prescription than you might normally.

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How do I pay for my prescriptions?

How to use your MVP Carefund Debit Card

1-Present your MVP Member ID card before making your purchase.

2-Use your MVP CareFund Debit Card to pay for the pharmacy expenses.

This is a smart debit card and will only work for prescription drug purchases.

The debit card will **not work** for any over the counter medications or other purchases.



What does my plan include?



\$600 Well-Being Reimbursement

MVP members can get reimbursed for items that help support their well-being, including:

- Fitness Membership, classes and Equipment
- Health Coaches and weight support programs
- Youth sports classes, camps and equipment
- Fitness equipment-Electric bikes, helmet
- Health monitoring devices
- Ergonomic office equipment, sit/stand desk. Air purifiers and humidifiers
- After school programs, Music lessons and equipment
- Massage Therapy
- Mindfulness-based programs and apps
- And much more!



How to Request a Reimbursement

- Complete and submit a Well-Being reimbursement request form
- You can find the form in your MVP member online account.
- Visit my.mvphealthcare.com
- Register/Sign in, then select Well-Being.
- Follow the instructions on the form to complete and submit your request
- You will need to provide proof of purchase.
- Scan forms and email or mail in your form
- See Brochure in MVP packet for more information

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- Virtual Behavioral Health and Psychiatry with myVisitNow
- Virtual Urgent Care with UCM Digital Health
- Access ID cards, claims, and a wide network of doctors and facilities

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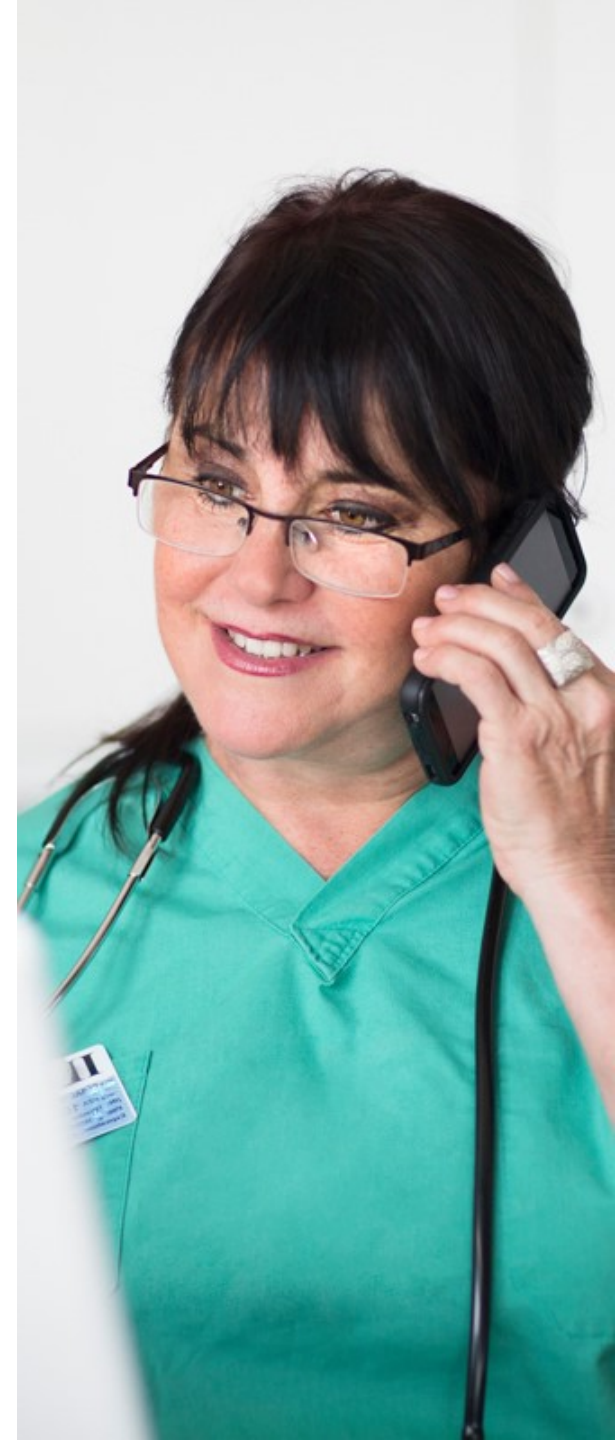


Case Management

From understanding your condition or situation, to communicating with your doctor and planning for ongoing care, MVP case managers can help members who:

- Live with a new or ongoing chronic health condition
- Manage multiple physical and/or mental health concerns
- Have a high-risk pregnancy or recently gave birth
- Recently stayed in the hospital
- Would like to quit smoking

Learn more at [mvphealthcare.com/watch-case-management.](https://mvphealthcare.com/watch-case-management)



Closing Instructions

What you need to do?

- MVP enrollment forms are available on the Portal in the Open Enrollment Folder, from your department timekeeper, or from Risk Management.
- Return completed Open Enrollment forms to Risk Management by Friday, November 15, 2024.
- Any questions, contact the Employee Benefits Unit at 615-3600 or via email: employeebenefits@orangecountygov.com

