



## MVP HEALTH CARE 2025 NEW YORK PLANS

# Commercial Product Highlights & Changes

### MVP Product Highlights

We work hard to deliver products and services that make us stand apart from other health care companies.

- **New for 2025! MVP Gold 13 Small Group and Individual Plans** cover more of the essential care and prescriptions members need at \$0 ahead of the deductible, including:

- ➔ \$0 primary care visits
- ➔ \$0 specialist visits
- ➔ \$0 urgent care visits
- ➔ \$0 tier 1 prescription drugs

- **Top doctors, regionally and nationwide**, with our Cigna alliance<sup>1</sup>
- **Integrated Health Reimbursement Arrangements** for employers
- **\$600 Well-Being Reimbursement** for eligible well-being expenses<sup>2</sup>
- **24/7 virtual care services and plan access** with the *Gia*® by MVP mobile app with more plan details online at [my.mvphealthcare.com](https://my.mvphealthcare.com)

### Even More Diversified Services

We offer easy-to-manage spending accounts, like Health Savings Account, Flexible Spending Accounts, and Medical Expense Reimbursement Plans, to lower member out-of-pocket expenses. MVP also offers supplemental pediatric dental plans and vision plans!

### NEW for 2025! Lifestyle Spending Accounts (LSA)

LSAs gives businesses the flexibility to create personalized benefit programs for employees. These accounts are easy to manage and give employers the unique option to offer post-tax dollars to employees to use for spending beyond traditional consumer directed health care accounts such as home office goods, fitness, education, pet care, and more.

### Individual Coverage Health Reimbursement Arrangements (ICHRA)

ICHRA's allow employers of all sizes to reimburse their employees tax-free for medical expenses. Funds can be used to pay for individual health care premiums and/or eligible out-of-pocket medical expenses determined by the employer.

See reverse side for more information >

<sup>1</sup>Available on select plans.

<sup>2</sup>\$600 reimbursement, per contract, per calendar year for eligible expenses. Available on select plans.

Health benefit plans are issued or administered by MVP Health Plan, Inc.; MVP Health Insurance Company; MVP Select Care, Inc.; and MVP Health Services Corp., operating subsidiaries of MVP Health Care, Inc. Not all plans available in all states and counties.

## 2025 Plan Changes

### New Individual and Small Group Plans

- New York Individual Direct Gold 13 Premier Plus
- New York Small Group Gold 13 HMO
- New York Small Group Gold 13 EPO

### Individual and Small Group Plan Discontinuances

- Individual Healthplex dental plans
- Small Group Healthplex dental plans

### Large Group Plans

MVP® Simple Plan™ options feature a basic plan design with no deductible and an integrated pharmacy benefit, giving members more transparency and predictability when it comes to their health care costs.

### 2025 Regulatory Updates

- **\$0 Virtual Care Cost-Share Changes on QHDHPs:** Upon 2025 New York Individual, Small Group, or Large Group plan enrollment or renewal, Gia telemedicine services will be \$0 after the deductible is met on MVP QHDHPs, unless the Affordable Care Act 2023 QHDHP/HSA safe harbor is further extended
- **Emergency Care Coverage:** Upon 2025 New York Individual, Small Group, or Large Group plan enrollment or renewal, emergency transportation, including air ambulance, will be included in the Out-of-Network (OON) benefit. Additionally, the cost to the member for OON ambulance services will be lowered on 2025 plans
- **Insulin Coverage:** Upon 2025 New York Individual, Small Group, or Large Group plan enrollment or renewal, medically prescribed insulin will be covered in full before the deductible on all plans, except MVP Secure Plans. This change applies to QHDHPs, as well

 **Learn more!**

Visit [mvphealthcare.com/newthisyear](https://mvphealthcare.com/newthisyear) or contact your MVP Account Representative.