



Elmira City School District

Take on Life and Live Well with MVP Health Care's PPO Gold AnyWhere 2017



Presentation Overview



Introduction to MVP Health Care

Medicare Advantage Plan Discussion

Enrollment and Eligibility Guidelines

2017 GoldAnywhere PPO Plan

2017 USA Care PPO Plan

Next Steps

Questions



The Advantages of Medicare Advantage Plans

MVP is proud to be rated 4.5 Stars out of 5 Stars overall by Medicare, which reflects our commitment to quality and service for our members!



4.5 Star Rated
Out of 5 Stars
Overall by Medicare
2017

Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change from one year to the next. View Star Ratings at www.medicare.gov.



MVP Is Here For You!

- 30 years of managed Medicare experience with over 60,000 members
- Medicare operations managed in Rochester
- See any provider that accepts Medicare
- Over 22,000 in-network doctors and hospitals to choose from

How An MVP Medicare Advantage Plan Works



- Medicare pays MVP a subsidy each month.
- Streamlined, MVP takes the place of Medicare. Your medical care and prescription drugs will be covered by MVP.
- Specialist referrals are not required.
- Use your MVP ID card for services. Put your Medicare card away in a safe place.

Eligibility & Enrollment

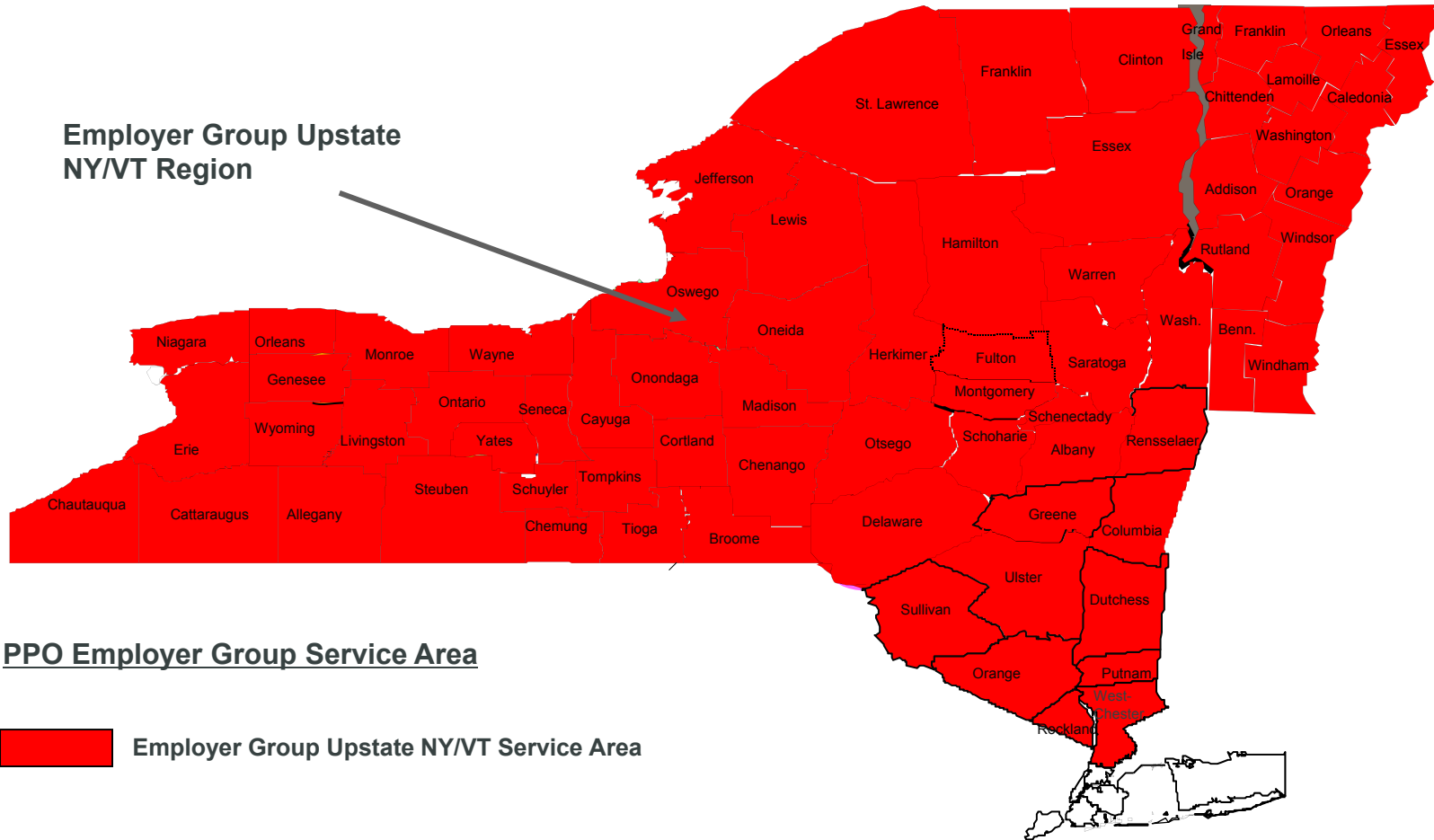


- You need Medicare Parts A and B.
- You will continue to pay your Part B premium, currently \$109.00 or \$134.00 for most Medicare individuals.
- Those residing in the MVP service area for more for 6 months/yr are enrolled in the GoldAnywhere PPO plan.
- You cannot have end stage renal disease.

2017 Residence Area GoldAnywhere PPO



Employer Group Upstate NY/VT Region



PPO Employer Group Service Area

 **Employer Group Upstate NY/VT Service Area**



Gold AnyWhere PPO

For retiree's living *inside* of the MVP Medicare Service Area



Plan Highlights



- **No Specialist Referrals!**
- **No Annual Deductible** – 1st Day/Dollar Coverage
- **Annual Out-of-Pocket Member Protection** – once the maximum is met, the plan pays 100% for covered medical benefits each year.
- **No balance billing** – providers can not bill MVP Medicare Advantage plan members for medical costs above and beyond plan copays and coinsurance.



2017 GoldAnywhere PPO Plan

- Preferred Provider Organization
- Provides flexibility to choose doctors, hospitals, health care professionals that have a contract with MVP OR providers not contracted with MVP for an additional cost.

MVP Travels With You Worldwide



- **Worldwide Emergency Room Care** – anywhere in the world. Member pays applicable copay only. Copay waived if admitted to hospital.
- **Worldwide Urgently Needed Care** – Coverage is nationwide. Member pays a specialist copay.

2017 GoldAnywhere PPO – Residing In Service Area



Covered Service	In-Network	Out-of-Network
Annual Out of Pocket Maximum	\$4,000	
Primary Care Office Visits (PCP)	\$10 Copay	\$25 Copay
Specialist Doctor Office Visits	\$15 Copay	\$25 Copay
Inpatient Hospitalization	Covered in full	20%
Professionally Administered Drugs (Includes Chemotherapy & Glaucoma Injections)	\$15	20%
Ambulance	\$35 Copay	\$35 Copay
Emergency Room Care - Worldwide	\$65 Copay	\$65 Copay
Urgent Care Visits - Worldwide	\$15 Copay	\$15 Copay
Ambulatory/Outpatient Surgery	Covered in full	20%
Lab Services	Covered in full	20%
Skilled Nursing Facility – Days 1-100	Covered in full	20%
Home Health Care – Unlimited Days	Covered in full	20%
X-Rays, MRI, CT & PET Scans	\$15 Copay	\$25 Copay
Physical, Occupational & Speech Therapies	\$15 Copay	\$25 Copay



USA Care PPO

For retiree's living *outside* of the MVP Medicare Service Area



2017 USA Care PPO – Residing Outside Service Area



Covered Service	Any Medicare Provider
Annual Out of Pocket Maximum	\$4,000
Primary Care Office Visits (PCP)	\$10 Copay
Specialist Doctor Office Visits	\$15 Copay
Inpatient Hospitalization	Covered in full
Professionally Administered Drugs (Includes Chemotherapy & Glaucoma Injections)	\$15
Ambulance	\$35 Copay
Emergency Room Care - Worldwide	\$65 Copay
Urgent Care Visits - Worldwide	\$15 Copay
Ambulatory/Outpatient Surgery	Covered in full
Lab Services	Covered in full
Skilled Nursing Facility – Days 1-100	Covered in full
Home Health Care – Unlimited Days	Covered in full
X-Rays, MRI, CT & PET Scans	\$15 Copay
Physical, Occupational & Speech Therapies	\$15 Copay
Routine Annual Eye & Hearing Exams	\$15 Copay

2017 GoldAnywhere & USA Care PPO



Covered Service	
Diabetic Glucose Test Strips	Free: Precision, OneTouch & Freestyle Other Brands: (10%) Require prior authorization
Hearing Aid Allowance	\$600 Every 3 years
Eye Wear Allowance	\$100 Every 2 years
Dental Allowance	\$300 per calendar year for ANY dental service
Durable Medical Equipment	20%
Acupuncture	50% up to 10 visits per year
Preventive Care	
Annual Physical/Wellness Exam	Covered in Full
Mammogram, Prostate, Pap tests	Covered in Full
Bone Mass Measurements	Covered in Full
Flu & Pneumonia Immunizations	Covered in Full



\$300 Annual Dental Benefit



All members will receive a dental ID card upon enrollment, new cards are not sent annually

Unused portion of allowance does not carry over to the next calendar year

MVP will reimburse the provider (or you if you have already paid the dentist) for billed charges up to the maximum allowable benefit per service

If needed, claim reimbursement forms can be obtained on our website or by contacting the customer care center

You can choose to go to ANY dentist

\$300 calendar year allowance can be used for ANY dental service



Part D Prescription Coverage





Over 50 Generic Drugs and Part D Vaccines at No Cost!

MVP's \$0 Generic's Includes Drugs for
Conditions Such As:

- Blood Pressure
- Cholesterol
- Thyroid
- Diabetes
- Heartburn/Ulcers
- Shingles Vaccine (Zostavax)

GoldAnywhere & USA Care PPO Prescription Drug Coverage

Retail (30 day Supply)	Mail Order (90 day Supply)
\$0 Copay - Tier 1 Preferred Generics	\$0 Copay - Tier 1 Preferred Generics
\$5 Copay - Tier 2 Generics	\$10 Copay - Tier 2 Generics
\$5 Copay - Tier 3 Preferred Brands	\$10 Copay - Tier 3 Preferred Brands
\$5 Copay - Tier 4 Non-preferred Drugs	\$10 Copay - Tier 4 Non-preferred Drugs
\$5 Copay - Tier 5 Specialty Rx	N/A
\$0 Copay – Tier 6 Select Vaccines	N/A

*** No Deductible**

*** No Donut Hole**

You will always pay the above copays or less for the entire calendar year



CVS/Caremark – Pharmacy Benefit Manager

- Pharmacies are not limited to CVS pharmacies.
- You can fill prescriptions at over 60,000 participating pharmacies **locally and nationwide.**
- Optional Mail Order Prescription Program
- Fast Start Mail Order Program – CVS Caremark will reach out to provider to set up mail order process
- MVP members will receive a MVP-CVS ExtraCare Card providing a 20% discount on items not covered through the basic CVS loyalty card. More than 2200 items purchased in the store or online.

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Health & Wellness Benefits





Living Well Programs

24/7 Nurse Advice Line

Call anytime day or night for answers to your health questions.

Healthways SilverSneakers® Fitness Program

Stay fit at 13,000 locations nationwide, at no extra cost to you!



New for 2017!

The Wellness Rewards Program

Get \$75 prepaid gift card for receiving yearly exams, tests and screenings:

Annual Wellness Visit	Blood Pressure Check	Height, Weight, BMI Measurement
Colorectal Screening	Flu Shot	

➤ To receive your \$75 gift card:

- Work with your provider complete the Wellness Rewards Screening Form
- The form is included in your annual Evidence of Coverage brochure
- You can also request the form be mailed to you by contact MVP's Medicare Customer Care Center or downloading it off of our website
- The form must be signed by your provider
- Mail completed Screening Form to the address on the bottom of page 2
- Processing time is 4 – 6 weeks



NEW for 2017 – 24/7 Online Doctor Visits

See a health care professional, anytime, anywhere.

- Board-certified doctors and therapists in the USA
- “Face-to-face” visits on your computer, tablet, or smartphone
- Expert diagnosis, and prescriptions, if needed
- Private and secure – all visits are confidential
- Convenient – available 24 hours a day, 365 days a year



TruHearing Hearing Aid Discounts



**Hear better.
Feel better.
Save thousands.**

TruHearing saves you 30-60%
on hearing aids.

Example Savings (per hearing aid)

Sample Product	Avg. Retail Price	TruHearing Price	Savings
Starkey Z Series i20	\$1,545	\$895	\$650
Oticon Ria 2 Pro	\$2,010	\$1,095	\$915



MVP at Your Service - 1-800-665-7924

Dedicated Medicare Customer Care Center



- Monday-Friday 8am to 8pm
Extended Enrollment Hours: Oct 1st – Feb 14th 8am-8pm, seven days a week
- Specialized & dedicated Medicare Member Service Team, representatives work only with our Medicare Advantage Plan members.
- No automated systems and calls are never sent outside of the United States!
- Live USA based service team AND the option to be transferred to a Part D specialist.



What Happens Next

- Your MVP packet contains two enrollment forms. If married, each spouse must complete a form and return it to the School District.
- You will need your red, white and blue Medicare card to fill out Section 3. Complete this section with the information exactly as it appears on your Medicare card.
- You will receive a welcome letter from MVP verifying your enrollment before you receive your MVP member ID card.
- Use your MVP ID card for medical and prescription drug services.



Questions?