



# MVP Health Care and Elmira City Schools

MVP Health Care PPO Preferred Plan Benefits Overview

Effective 7/1/2018



# Presentation Overview

- Introduction to MVP Health Care
- MVP/Cigna Networks
- MVP PPO Preferred Plan Benefits Overview
- Pharmacy Benefits through CVS Caremark
- One MVP ID card for medical and pharmacy benefits
- Wellness Benefits – \$300 WellStyle Rewards
- Customer Care

## MVP Health Care

- Same network of Physicians and Hospitals Elmira City School employees know and utilize
  - 100% of local and regional hospitals
  - 99% of local and regional physicians
  - 500,000+ additional providers with MVP's national network partner, Cigna

# Overview

- Effective 7/1/2018 Elmira City School District Medical Plan will be a stand alone plan
- No longer part of the NY44 Health Benefit Trust
- MVP will be our health insurance carrier
- MVP PPO Preferred Plan Benefits Overview
- New MVP ID card – one card for both Medical and RX

# 2018 PPO Preferred - Benefits Overview

Covered Service	In-Network	Out-of-Network
Annual Deductible	\$0 Person/\$0 Family	\$1,000 Person/\$2,000 Family - Aggregate
Annual Out of Pocket Maximum	\$4,600 Person/\$9,000 Family – Embedded	\$9,500 Person/\$19,000 Family - Aggregate
Primary Care Office Visits (PCP)	Covered in Full	30% coinsurance*
Specialist Doctor Office Visits	Covered in Full	30% coinsurance*
<b>Inpatient Services</b> – Hospital – Medical/Surgical Admissions, Surgical Services, IP Physical Rehabilitation	Covered in full	30% coinsurance*
Urgent Care Centers	Covered in full	30% coinsurance*
Ambulance (Emergency Medical Transportation)	Covered in full	Covered in full
Telemedicine	Covered in full	N/A
Emergency Room (ER) Visit	\$50 copay	\$50 copay
<b>Outpatient Hospital Services</b> – Hospital Rehabilitation (PT/OT/ST), Labs, X-Ray, Advanced Imaging Services (CT/PET/MRIs) Ambulatory Outpatient Surgery	Covered in full	30% coinsurance*
<b>Physician Office Services</b> - Diagnostic Lab Services, X-Ray and Advanced Imaging Services (CT/PET/MRIs), Allergy Services, Chemotherapy	Covered in full	30% coinsurance*
Physical, Occupational & Speech Therapies (30 visits combined therapies)	Covered in full	30% coinsurance*
Annual Eye Exam	Covered in Full	Not Covered

# 2018 Preferred PPO – Benefits Overview

Covered Services	In-Network	Out-of-Network
Skilled Nursing Facility 60 days	Covered in full	30% coinsurance*
Home Health Care 60 visits	Covered in full	30% coinsurance*
Hospice – 210 days	Covered in full	30% coinsurance*
<b>Durable Medical Equipment</b>	<b>20% coinsurance</b>	30% coinsurance*
Diabetic Supplies - (lancets, test strips, syringes)	Covered in full	30% coinsurance*
Chiropractic Benefit	Covered in full	30% coinsurance*
<b>Behavioral Health Services</b> – Mental Health IP Hospital, Outpatient Substance Abuse – IP Hospital Outpatient, Residential Treatment, Psychiatry Office Visits	Covered in full	30% coinsurance*
<b>Maternity Services</b> – Prenatal Office Visit, Physician Delivery, Inpatient Hospital Services	Covered in full	30% coinsurance*
<b>Preventive and Well Care Services</b> - Adult Annual Physical/Wellness Exams – Mammogram, Annual Pap & Ob/GYN Exam, Bone Density Test, Colonoscopy/Sigmoidoscopy Screening Well Child Care & Immunizations For a full list of covered preventive care services visit <a href="http://www.MVPhealthcare.com">www.MVPhealthcare.com</a>	Covered in Full	Well Child Care & Immunizations covered in full Subject to out of network cost share for all other services

\* Denotes that a deductible applies to this benefit

# MVP Health Care Pharmacy Benefits – Formulary

## MVP Prescription Formulary

- List of covered medications
- Located on the MVP website: **2018 MVP Commercial/Child Health Plus Formulary**
- Check the MVP Formulary to see:
  - What tier your medications are in
  - If they require prior authorization, have step therapy or have quantity limits
  - If they are excluded from coverage
  - If they are available through mail order, CVS Caremark Mail Service Pharmacy
  - If they need to be obtained through MVP's specialty pharmacy, CVS Specialty
- MVP has its own Pharmacy & Therapeutics (P&T) Committee that creates and reviews the Formulary
- The Formulary is subject to change

# Pharmacy Network

## **MVP Pharmacy Network**

### **- Retail Pharmacy**

- 68,000 Nationwide
- All major chains in addition to local pharmacies; Weis and Gerould's
- Pharmacies located with Target Stores are CVS Pharmacies

### **- Mail Order**

- CVS Caremark Mail Service Pharmacy

### **- Specialty**

- Specialty medications identified on the MVP Formulary must be obtained through CVS Specialty



# Pharmacy Copays

## No Change in Pharmacy Copays

- **30 Day Supply – Retail**

- Prescription Purchased at Retail Pharmacy

- Total copays for a 30 day supply

- Tier 1    \$0

- Tier 2    \$15

- Tier 3    \$30

- **90 Day Supply – Mail Order**

- Prescription Purchased through Mail Order

- Total copays for a full 90 day supply

- Tier 1    \$0

- Tier 2    \$37.50

- Tier 3    \$75

# Mail Order Pharmacy

- **VOLUNTARY - NOT REQUIRED**

- For maintenance medications
- CVS Caremark Mail Service Pharmacy

- **Process to Use Mail Order**

- A **new prescription is needed** from your health care provider
- Have your provider e-prescribe to CVS Caremark Mail Service Pharmacy
- Follow the directions on the Mail Service Order Form located at [mvphealthcare.com/members/forms/#pharmacy-forms](http://mvphealthcare.com/members/forms/#pharmacy-forms) **or**
- Create an account on [mvphealthcare.com](http://mvphealthcare.com) and click on Pharmacy (CVS Caremark) to complete member profile

## Pharmacy Next Steps – Specialty Medications

Check to see if your current medication is identified on the MVP Formulary as one that must be obtained through CVS Specialty.

A specialty medication is a drug that is classified as high cost, high complexity and/or high touch and can be an injectable, infusion or oral drug.

### **Process to Use Specialty Pharmacy:**

- A **new prescription is needed** from your health care provider
- Check the MVP Formulary to see if any specialty medications you take require prior authorization
- Even if you have an existing prior authorization with your current pharmacy benefit administrator, your provider will need to submit for authorization through MVP. No prior authorization forms are provided to the Elmira City School District HR department.

## Pharmacy Next Steps: Step Therapy

If your current medication is identified on the MVP Formulary as one that requires **Step Therapy**:

- Contact your health care provider before July 1, 2018 and request they complete the applicable prior authorization forms found on the Providers section of [mvphealthcare.com](http://mvphealthcare.com)
  - Your provider can submit this form to MVP up to one week prior to 7/1/18
- If you need a refill on one of these medications before you talk with your provider, you could complete the **New Member Prescription Transition Form**
  - You can submit this form to MVP up to two weeks prior to 7/1/18
  - This form can only be used through 9/30/18
  - This will allow up to one 30 day supply before prior authorization is obtained (this is not a substitute for the prior authorization process)

# Pharmacy Next Steps: Prior Authorization

If your current medication is identified on the MVP Formulary as one that requires **Prior Authorization**:

- Contact your health care provider before July 1, 2018 to see if there is a Formulary option that does require prior authorization
- If necessary, request that they complete the applicable prior authorization form found on the Providers section of [mvphealthcare.com](http://mvphealthcare.com)
  - Your provider can submit this form to MVP up to two weeks prior to 7/1/18

# WellStyle Rewards

The program that rewards you for taking meaningful steps toward better health, meeting your goals, and managing your risks!

**Your MVP health plan includes up to \$300 in WellStyle Rewards (per subscriber, per calendar year)! Family members can also contribute towards earning the full reward**

Learn about your personal health profile and earn points for meeting recommended health guidelines and:

- Completing the online *Personal Health Assessment (PHA)*
- Submitting a *Health Risk Screening Form*
- Participating in Lifestyle Coaching by phone, completing self-guided health education courses online, and tracking your activity/steps through *Connected!*

\*\*Some points may be earned without access to a computer. However, access is necessary for some required activities and also for redeeming your money



# MVP Health Care Member Online Wellness Tools & Activities and Self-Service Tools

- **Personal Health Assessment & Scorecard**
  - Challenges, Articles and Discounts
- **Access to hundreds of online classes**
  - Healthy living, Nutrition, Exercise & Fitness, Weight Management, Tobacco cessation, Stress, Sleep, Healthy aging, Life skills, Pain Center, Chronic health conditions
- **Member Portal and myMVP Mobile App**
  - Tools and Information
    - Order ID card/print temporary ID card
    - View/print claims status and payment, and benefit information
    - Locate doctors, hospitals, urgent care centers
    - Access wellness benefits

# Additional MVP Health Care Programs/Tools

- **24/7 Nurse Advice Line**

- No cost access to have advice from the team of Registered Nurses

- **Medical Management/Care Management**

- Clinicians and coaches provide education, coaching and guidance to members with chronic conditions (asthma, diabetes, heart disease, depression, low back care)

- **Case Management**

- For members with complications and or serious health concerns (transplants, acute case management, social work services, little footprints)



# myVisitNow -

MVP members will have access to 24/7 online doctor visits and the ability to schedule appointments, **including Behavioral Health and Psychiatry**, with other medical experts from nearly anywhere in the U.S. – **it's a National Program**

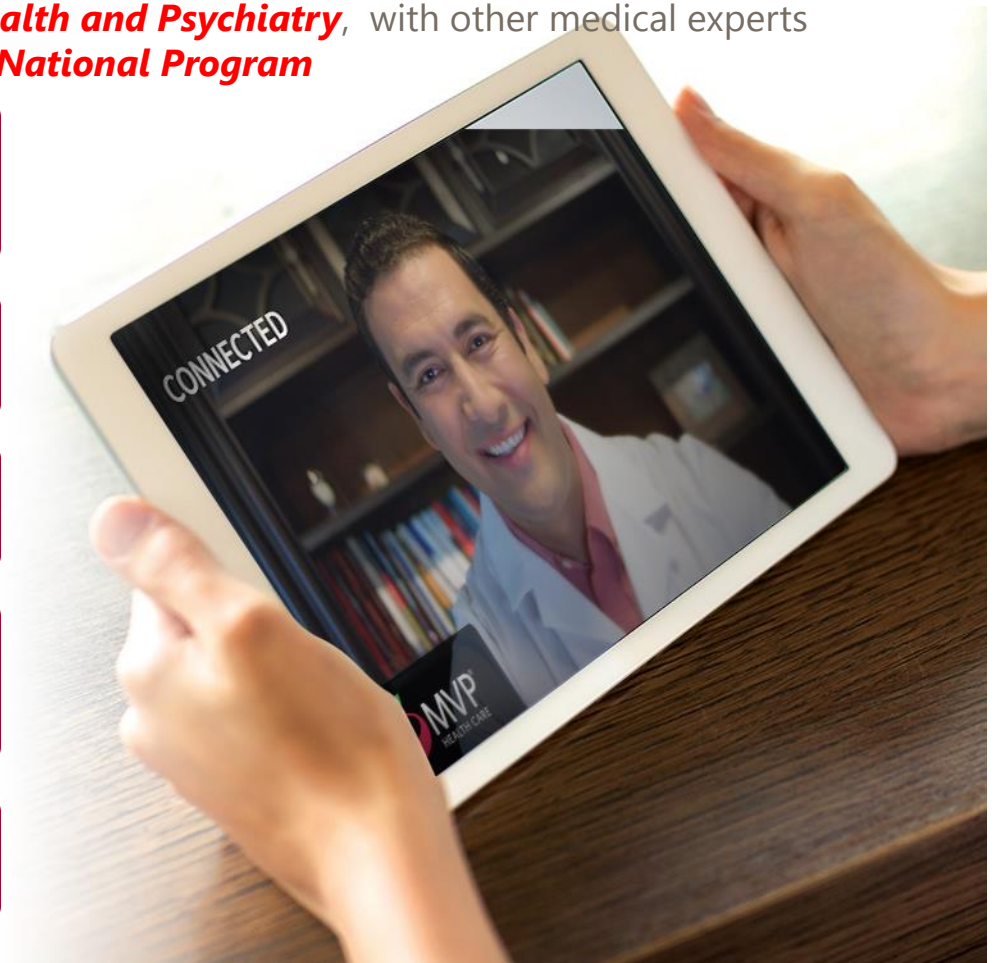
Will be delivered in partnership with a nationally-recognized platform of dedicated telemedicine providers

Accessible via mobile device, laptop, or desktop computer

Types of visits: Urgent Care, behavioral health and psychiatry

Offers convenience and potential to reduce utilization of more costly services

[mvphealthcare.com/myvisitnow](http://mvphealthcare.com/myvisitnow)



# myMVP Mobile App

Anytime, anywhere access to important information

View Member ID card

Find a nearby doctor

Search claim details and  
payment status

Access Explanations of  
Benefits



Contact MVP Customer Care  
via phone, e-mail, or live chat - details located at  
[www.mvphealthcare.com/member/contact us](http://www.mvphealthcare.com/member/contact-us)

Start with your MVP ID card!!!

The best way to reach the appropriate MVP representative is to call the phone number on the back of your Member ID card

MVP - Customer Care Center  
Monday – Friday 8:00am – 6:00pm  
Toll Free:  
TTY 1-800-662-1220



# Next Steps

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Status	No Action Required	Enrollment Form Needed
Employee currently enrolled with NY44 with no changes	✓	
Employee joining the MVP Health Plan, not currently enrolled in NY44		✓
Employee currently enrolled with NY44 making changes (adding or removing spouse and/or dependent child)		✓
Retiree currently enrolled with NY44	✓	

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All forms must be submitted to Human Resources by Friday, May 18, 2018