



## MVP HEALTH CARE 2025 VERMONT 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 4 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
- **\$600 Well-Being Reimbursement** for eligible well-being expenses<sup>1</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)
- **\$500 Acupuncture Allowance**, per member, per contract for services rendered by a licensed provider

### 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 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)**

ICHRAs 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>\$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

- Small Group Vermont Plus Gold 4 HMO
- Individual Vermont Plus Gold 4 HMO

### Individual and Small Group Plan Discontinuances

- Small Group Vermont Plus Gold 2 HMO
- Individual Vermont Plus Gold 2 HMO

### 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 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 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

 **Learn more!**

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