

# QUALITY DENTAL CARE FOR INDIVIDUALS AND SMALL GROUPS

# MVP DENTAL PLANS

MVP Health Care® has dental options for everyone — now that's a reason to smile! To ensure our members have access to pediatric dental care as required by the Affordable Care Act (ACA), as well as receive the most comprehensive oral care, we offer dental plans for kids, adults and families — providing members with quality dental services through a network of fully credentialed general dentists and specialists.



## PEDIATRIC DENTAL OPTIONS

- Delta Dental PPO<sup>SM</sup>
- MVP Dental for Kids

Covers kids up to age 19 for dental check-ups, cleanings, x-rays, fluoride treatments and more!

## FAMILY DENTAL OPTION (INCLUDES PEDIATRIC COVERAGE)

MVP Dental PPO – provides you and your family with affordable dental care for good oral health.

## EACH DENTAL PLAN OFFERS COMPREHENSIVE IN-NETWORK AND OUT-OF-NETWORK DENTAL COVERAGE\*:

**Preventive Dental Care** – procedures which help to prevent oral disease from occurring, including scaling and polishing the teeth once every six months, topical fluoride treatments once every six months, sealants and space maintainers.

**Routine Dental Care** – dental examinations, x-rays, simple extractions, routine dental surgery (where hospitalization is not required), fillings and more.

**Emergency Dental Care** – emergency treatment required to alleviate pain and suffering caused by dental disease or trauma. Emergency Dental Care is not subject to Pre-Authorization.

**Endodontics** – procedures for treatment of diseased pulp chambers and pulp canals (where hospitalization is not required).

**Prosthodontics<sup>+</sup>** – removable dentures (complete or partial), including six months of follow-up care.

**Orthodontics<sup>++</sup>** – used to help restore oral structures to health and function and to treat serious medical conditions such as: cleft palate and cleft lip, underdeveloped upper or lower jaw, and more.

## FOR PLAN DETAILS AND RATES



Talk to your MVP Marketplace Facilitated Enroller or Broker, or visit **DiscoverMVP.com**.

To find a participating provider, use the *Find a Doctor* search tool at **mvphealthcare.com**.



Call us at **1-800-TALK-MVP (825-5687)** if you need help choosing the dental plan that's right for you.



\*This list is intended to provide a general outline of MVP Dental coverage. In the event of any conflict between this document and your Dental Contract and Schedule of Benefits, your Dental Contract and Schedule of Benefits will be controlling. For details, please call the phone number listed on the back of your Dental Member ID card.

\*Requires Pre-Authorization with MVP Dental for Kids and MVP Dental PPO.

\*\*Requires Pre-Authorization with MVP Dental for Kids, MVP Dental PPO and Delta Dental PPO.

Delta Dental PPO is offered through Delta Dental.

MVP Dental for Kids and MVP Dental PPO are administered by Healthplex, Inc.

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



# MVP DENTAL FOR KIDS

## SUMMARY OF DENTAL BENEFITS

MVP Health Care® partners with Healthplex to ensure our members of small group and individual health plans have access to pediatric dental care as required by the Affordable Care Act (ACA), as well as receive the most comprehensive oral care. We offer *MVP Dental for Kids*, for kids up to age 19, and *MVP Dental PPO*, for adults and families – providing members with quality dental services through a network of fully credentialed general dentists and specialists.

BENEFIT / COST-SHARE	IN-NETWORK	OUT-OF-NETWORK*
<b>Annual Dental Deductible</b>	N/A	N/A
<b>Annual Out-of-Pocket Maximum</b>	\$350 (one child) \$700 (multiple children)	N/A
<b>Class I – Preventive &amp; Diagnostic Dental Services</b> Cleanings and Exams Fluoride Treatments X-rays Space Maintainers	\$20 Copay	\$20 Copay
<b>Class II – Basic Restorative Dental Services</b> Fillings Endodontics (root canal) Periodontics Routine Oral Surgery	50% Coinsurance	50% Coinsurance
<b>Class III – Major Restorative Dental Services†</b> Crowns Partial Dentures	50% Coinsurance	50% Coinsurance
<b>Class IV – Orthodontia† (Medically Necessary)</b>	50% Coinsurance	50% Coinsurance

See reverse for 2016 Individual dental rates.



### Online Resources and Tools

For quick and easy access to information members need to manage their dental benefits, they can log in at [mvphealthcare.com](http://mvphealthcare.com). Here they will have the ability to:

- Find a dentist
- View plan benefits
- Check the status of a claim
- Use the interactive dental assessment tool
- **And more!**



### Better Customer Service

For more information, call us today at **1-800-TALK-MVP (825-5687)**.

Existing MVP Dental Members can call the Customer Care Center at the phone number listed on the back of their Dental Member ID card.

\*Any charges of a Non-Participating Provider that are in excess of the Allowed Amount do not apply towards the Deductible or Out-of-Pocket Limit. If billed by your provider, You must pay the amount of the Non-Participating Provider's charge that exceeds Our Allowed Amount.

†Requires Pre-Authorization

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# MVP DENTAL FOR KIDS

## 2016 MONTHLY RATES

INDIVIDUAL	Single Subscriber	Double Subscriber + Spouse	Parent Subscriber + Child(ren)	Family Subscriber + Spouse + Child(ren)
<b>ALBANY REGION</b> <b>Counties:</b> Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington	\$27.52	\$27.52	\$27.52	\$27.52
<b>BUFFALO REGION</b> <b>Counties:</b> Genesee, Orleans, Wyoming	\$20.61	\$20.61	\$20.61	\$20.61
<b>MID HUDSON REGION</b> <b>Counties:</b> Delaware, Dutchess, Orange, Putnam, Sullivan, Ulster	\$20.61	\$20.61	\$20.61	\$20.61
<b>NEW YORK CITY REGION</b> <b>Counties:</b> Rockland, Westchester	\$20.61	\$20.61	\$20.61	\$20.61
<b>ROCHESTER REGION</b> <b>Counties:</b> Livingston, Monroe, Ontario, Seneca, Wayne, Yates	\$20.61	\$20.61	\$20.61	\$20.61
<b>SYRACUSE REGION</b> <b>Counties:</b> Broome, Cayuga, Cortland, Onondaga, Steuben, Tompkins	\$20.61	\$20.61	\$20.61	\$20.61
<b>UTICA/WATERTOWN REGION</b> <b>Counties:</b> Chenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, Otsego, St. Lawrence	\$20.61	\$20.61	\$20.61	\$20.61

See reverse for 2016 summary of dental benefits.

**Note:** MVP is not licensed to sell Individual products in the following counties - Allegany, Cattaraugus, Chautauqua, Erie, Niagara (Buffalo Region); Bronx, Kings, New York/Manhattan, Queens, Richmond (NYC Region); Chemung, Schuyler, Tioga (Syracuse Region).

Rates listed above are for pediatric coverage only. Eligible members must be under the age of 19 to qualify.

MVP Dental for Kids and MVP Dental PPO are administered by Healthplex, Inc.

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# MVP DENTAL PPO

## SUMMARY OF DENTAL BENEFITS

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BENEFIT / COST-SHARE	IN-NETWORK	OUT-OF-NETWORK*
<b>Annual Dental Deductible</b> Benefit-specific, Class II & III Services	\$50	\$50
<b>Annual Maximum Benefit</b>	\$750 person/year (adult), no limit for children	
<b>Class I – Preventive &amp; Diagnostic Dental Services</b> Cleanings and Exams Fluoride Treatments X-rays Space Maintainers	Covered in Full	Covered in Full
<b>Class II – Basic Restorative Dental Services</b> Fillings Endodontics (root canal) Periodontics Routine Oral Surgery	20% Coinsurance	20% Coinsurance
<b>Class III – Major Restorative Dental Services†</b> Crowns Partial Dentures	50% Coinsurance	50% Coinsurance
<b>Class IV – Orthodontia† (Medically Necessary)</b>	50% Coinsurance	50% Coinsurance

See reverse for 2016 Individual dental rates.



### Online Resources and Tools

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### Better Customer Service

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# MVP DENTAL PPO

## 2016 MONTHLY RATES

INDIVIDUAL	Single Subscriber	Double Subscriber + Spouse	Parent Subscriber + Child(ren)	Family Subscriber + Spouse + Child(ren)
<b>ALBANY REGION</b> <b>Counties:</b> Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington	\$19.02	\$37.68	\$52.58	\$78.55
<b>BUFFALO REGION</b> <b>Counties:</b> Genesee, Orleans, Wyoming	\$19.28	\$38.19	\$46.02	\$70.53
<b>MID HUDSON REGION</b> <b>Counties:</b> Delaware, Dutchess, Orange, Putnam, Sullivan, Ulster	\$19.28	\$38.19	\$46.02	\$70.53
<b>NEW YORK CITY REGION</b> <b>Counties:</b> Rockland, Westchester	\$19.28	\$38.19	\$46.02	\$70.53
<b>ROCHESTER REGION</b> <b>Counties:</b> Livingston, Monroe, Ontario, Seneca, Wayne, Yates	\$19.02	\$37.68	\$45.68	\$69.92
<b>SYRACUSE REGION</b> <b>Counties:</b> Broome, Cayuga, Cortland, Onondaga, Steuben, Tompkins	\$19.02	\$37.68	\$45.68	\$69.92
<b>UTICA/WATERTOWN REGION</b> <b>Counties:</b> Chenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, Otsego, St. Lawrence	\$19.02	\$37.68	\$45.68	\$69.92

See reverse for 2016 summary of dental benefits.

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# Delta Dental PPO<sup>SM</sup>

## Pediatric Basic Plan for Individuals 2016 Rates



A Delta Dental PPO plan makes it easy for members to find a dentist and control costs when visiting a Delta Dental network provider. Delta Dental also offers competitive rates and access to one of the largest dentist networks in the U.S. – making quality dental care accessible and affordable for members. 2016 monthly rates for the Pediatric Basic Plan for Individuals are listed below ▼

SUBSCRIBER AGE 19+	Subscriber	Subscriber + Spouse	Subscriber + Child(ren)	Family
<b>ALBANY REGION</b> <b>Counties:</b> Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington	\$0.00	\$15.98	\$30.36	\$30.36
<b>BUFFALO REGION</b> <b>Counties:</b> Allegany <sup>#</sup> , Cattaraugus <sup>#</sup> , Chautauqua <sup>#</sup> , Erie, Genesee, Niagara, Orleans, Wyoming	\$0.00	\$14.96	\$28.42	\$28.42
<b>MID HUDSON</b> <b>Counties:</b> Delaware, Dutchess, Orange, Putnam, Sullivan, Ulster	\$0.00	\$17.88	\$33.97	\$33.97
<b>NEW YORK CITY</b> <b>Counties:</b> Bronx <sup>#</sup> , Kings <sup>#</sup> , New York <sup>#</sup> , Queens <sup>#</sup> , Richmond <sup>#</sup> , Rockland, Westchester	\$0.00	\$22.03	\$41.86	\$41.86
<b>ROCHESTER</b> <b>Counties:</b> Livingston, Monroe, Ontario, Seneca, Wayne, Yates	\$0.00	\$15.51	\$29.47	\$29.47
<b>SYRACUSE</b> <b>Counties:</b> Broome, Cayuga, Chemung, Cortland, Onondaga, Schuyler, Steuben, Tioga, Tompkins	\$0.00	\$15.72	\$29.87	\$29.87
<b>UTICA/WATERTOWN</b> <b>Counties:</b> Chenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, Otsego, St. Lawrence	\$0.00	\$15.62	\$29.68	\$29.68

<sup>#</sup> MVP is not licensed to sell in this county

**Rates listed above are for Pediatric coverage only.** Eligible members must be under the age of 19 to qualify. For subscribers under the age of 19, contact your MVP Health Care<sup>®</sup> Representative for additional rates. You must purchase an MVP medical plan in order to qualify for this pediatric dental coverage.



# Delta Dental Individual

## Delta Dental PPO<sup>SM</sup> Pediatric Basic Plan

Plan Highlights	Pediatric Benefits (up to age 19)	
<b>Deductibles &amp; Maximums per Calendar Year</b>		
<b>Deductible</b>	Enrollee	\$65 per pediatric enrollee
<b>Deductible Waived</b> <i>Deductible does not apply to these services</i>	n/a	
<b>Annual Maximum</b> <i>Maximum the plan will pay each year for services per person</i>	None	
<b>Out-of-Pocket Maximum</b> <i>After this amount is reached, the plan pays 100% of the remaining covered services for that year. Applies only to in-network services</i>	\$350 one pediatric enrollee, \$700 two or more pediatric enrollees	
<b>Covered Services*</b>	<i>Delta Dental pays</i>	<i>Enrollee pays</i>
<b>Diagnostic and Preventive Services</b>	100%	0%
<b>Basic Services</b>	50%	50%
<b>Major Services</b>	50%	50%
<b>Orthodontics</b> Medically Necessary	50%	50%
<b>Waiting Period(s)</b>	None	

\* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement to dentists is based on contracted fees for all dental providers.

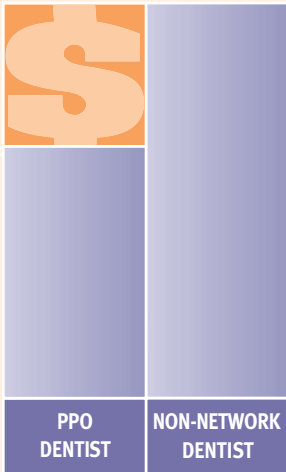
# Delta Dental Individual

## Delta Dental PPO<sup>SM</sup> Pediatric Basic Plan

Greatest potential savings  
when you visit a Delta Dental  
PPO dentist

### OUT-OF-POCKET COSTS

SAVE MORE      SAVE LESS



AMOUNT YOU **SAVE**  
AMOUNT YOU **PAY**

Illustration showing sample enrollee share of cost for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and by Plan Policy.

Delta Dental is committed to being your partner in maintaining great oral health. A Delta Dental PPO plan can help give you the coverage you need by offering options that balance maximum dentist choice with stretching your dental budget. Use this guide to learn more about how the plan works and what benefits are covered.

### What is Delta Dental PPO?

A Delta Dental PPO plan provides benefits through a network of dentists who agree to accept reduced fees for services covered under your plan. You can visit any licensed dentist, but your costs will usually be lowest when you see a PPO dentist. Your PPO plan also provides coverage wherever you are — there are no service area restrictions — just great coverage anywhere, anytime.

After you have satisfied your plan deductible, your dental plan will pay a percentage of the amount allowed under your contract for covered services, and you are responsible for the remaining percentage, commonly called “coinsurance.”\*

#### Plan features

- Most Delta Dental PPO plans require you to meet a plan deductible. After that, the plan pays the percentage of charges as outlined in your policy benefits.
- Most diagnostic and preventive services such as checkups and cleanings are covered at 100%.

### What should I know about network dentists?

Since Delta Dental PPO is one of the largest dentist networks in the U.S.,<sup>†</sup> chances are there’s a wide choice of network dentists near your home or work. You may even find that your current dentist is already in our network.

- **Save money on dental costs when you visit a Delta Dental PPO dentist.** Our PPO network dentists accept reduced fees for covered services they provide you, so you’ll usually pay the least when you visit a PPO network dentist. Plus, Delta Dental PPO dentists won’t balance bill you the difference between the contracted amount and their usual fee.

\* Plus any amounts over plan maximums or for non-covered services.



**Delta Dental of New York, Inc.**  
One Delta Drive  
Mechanicsburg, PA 17055-6999

**Customer Service**  
800-471-8148  
[deltadentalins.com](http://deltadentalins.com)

**Claims Address**  
One Delta Drive  
Mechanicsburg, PA 17055-6999



- **Delta Dental PPO plans offer a second network that can help you save.** Delta Dental has a second network called Delta Dental Premier®. These dentists are not “in-network,” but it’s likely you’ll pay less than if you visit a non-Delta Dental dentist. Premier dentists also agree that they will not bill you more than their Premier contracted fees. Visiting a PPO dentist is your best bet for lowering your costs, but you’ll usually save money when you choose a Premier dentist over a dentist who is not a member of either the PPO or Premier networks.
- **Our large networks make finding a dentist easy.** Visit us at [deltadentalins.com](http://deltadentalins.com) to search our dentist directory by location or specialty. Want to visit a non-Delta Dental dentist? No problem. You can visit any licensed dentist, but your costs are usually lowest when you see a PPO dentist.

### Are there other advantages to a Delta Dental PPO plan?

Yes. Delta Dental plans are easy to use and understand:

- **Claims are simple with a Delta Dental dentist.** You pay only your portion of the bill for services when you visit a Delta Dental dentist. After a claim has been processed, you will receive a dental benefits statement from us. This document lists the services provided, the costs of the dental treatment and any fees you owe your dentist.
- **Delta Dental’s Online Services make getting information quick and easy.** Wherever you are — work, home or on the go — you can access your benefits and eligibility, find a dentist, print ID cards and manage your claims. And our online tools are a snap to use on your mobile device, so we’re there when you need us.
- **The SmileWay® Wellness Program** provides resources including a risk assessment quiz, articles, videos and a subscription to *Grin!*, our free dental health e-newsletter.
- **Visiting a dentist is simple.** When you are enrolled in Delta Dental PPO, you don’t need an ID card to receive services; simply provide the dental office with your name, date of birth and social security or enrollee ID number. Or access your ID card on your mobile device for a quick and paperless option.

† Netminder Dental Network Trend Report, March 2014

This benefit information is only a summary and is not intended or designed to replace or serve as the plan Policy. Please consult the Policy for a complete description of plan benefits, limitations and exclusions. In the event of any inconsistency between this document and the Plan Policy, the terms of the Plan Policy will prevail.