

# Dental Benefit Plans from MVP Health Care®

## For Individual Plans in New York



MVP Health Care partners with Healthplex, an expert in providing high-quality dental benefits, to ensure members of individual health plans have access to the most comprehensive oral care services through a network of fully credentialed dentists and specialists. As required by the Affordable Care Act (ACA), children up to age 19 enrolled in a health plan must have pediatric dental coverage.

These plans can be purchased alongside your MVP medical plan, or as a standalone dental benefit:

Benefit Category	MVP Dental for Kids®				MVP Dental PPO® – Family*				MVP Dental PPO® – Adults			
	In-Network		Out-of-Network*		Up to Age 19		Age 19 and Over		In-Network		Out-of-Network*	
<b>Annual Deductible</b>	None		None		None		\$50**		\$100		\$100	
<b>Annual Out-of-Pocket Maximum</b>	\$350 for one child \$700 for two or more children		None		<b>In-Network</b> \$350 for one child <b>Out-of-Network</b> \$700 for two or more children		None		None		None	
<b>Annual Maximum Benefit</b>	None		None		None		\$750		\$1,000 (in- and out-of-network combined)			
<b>Emergency and Preventive Dental</b>	\$25 co-pay		\$25 co-pay		\$25 co-pay		Covered in Full		Covered in Full		Covered in Full	
<b>Routine Dental</b> (Exams, X-rays, Simple Extractions, Fillings)	\$25 co-pay		\$25 co-pay		\$25 co-pay		100%, after deductible		20%, after deductible		20%, after deductible	
<b>Oral Surgery</b>	50%		50%		50%		20%, after deductible		20%, after deductible		20%, after deductible	
<b>Endodontics</b> (Root Canals)	50%		50%		50%		20%, after deductible		50%, after deductible		50%, after deductible	
<b>Periodontics</b>	50%		50%		50%		20%, after deductible		50%, after deductible		50%, after deductible	
<b>Prosthodontics†</b> (Partial Dentures, Crowns)	50%		50%		50%		50%, after deductible		50%, after deductible		50%, after deductible	
<b>Orthodontics†</b>	50%		50%		50%		Not covered		Not covered		Not covered	
<b>Regional Rates</b> (Effective 1/1/2019 - 12/31/2019)	Single Subscriber	Double Subscriber + Spouse	Parent Subscriber + Child(ren)	Family Subscriber + Spouse + Child(ren)	Single Subscriber	Double Subscriber + Spouse	Parent Subscriber + Child(ren)	Family Subscriber + Spouse + Child(ren)	Single Subscriber	Double Subscriber + Spouse	Parent Subscriber + Child(ren)	Family Subscriber + Spouse + Child(ren)
<b>Albany</b>	\$26.70	\$26.70	\$26.70	\$26.70	\$19.02	\$37.68	\$51.77	\$77.53	\$17.34	\$34.30	\$35.15	\$52.11
<b>Buffalo</b>	\$20.00	\$20.00	\$20.00	\$20.00	\$19.28	\$38.20	\$45.41	\$69.77	\$17.56	\$34.76	\$35.61	\$52.80
<b>Mid-Hudson</b>	\$20.00	\$20.00	\$20.00	\$20.00	\$19.28	\$38.20	\$45.41	\$69.77	\$17.56	\$34.76	\$35.61	\$52.80
<b>New York City</b>	\$20.00	\$20.00	\$20.00	\$20.00	\$19.28	\$38.20	\$45.41	\$69.77	\$17.56	\$34.76	\$35.61	\$52.80
<b>Rochester</b>	\$20.00	\$20.00	\$20.00	\$20.00	\$19.02	\$37.68	\$45.06	\$69.15	\$17.34	\$34.30	\$35.15	\$52.11
<b>Syracuse</b>	\$20.00	\$20.00	\$20.00	\$20.00	\$19.02	\$37.68	\$45.06	\$69.15	\$17.34	\$34.30	\$35.15	\$52.11
<b>Utica/Watertown</b>	\$20.00	\$20.00	\$20.00	\$20.00	\$19.02	\$37.68	\$45.06	\$69.15	\$17.34	\$34.30	\$35.15	\$52.11

MVP Dental for Kids and MVP Dental PPO for Families meet the ACA pediatric dental coverage requirement for dependent children up to age 19.

\* Any charges of a non-participating provider that are in excess of the Allowed Amount do not apply toward 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.

\*\* Deductible applies to routine dental care, endodontics, periodontics, and prosthodontics.

† Service requires prior authorization, and must be medically necessary.

Pre-determination of benefits available.

This chart 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.

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

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

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.

### Questions?

Existing MVP Dental plan members can call the Customer Care Center at the phone number listed on the back of your Dental Member ID card, or *Sign In* at [mvphealthcare.com](http://mvphealthcare.com) to manage your dental benefits.

For more information on MVP dental plans call **1-800-TALK-MVP (825-5687)** or visit [mvphealthcare.com](http://mvphealthcare.com).