

**NOTE: Individuals or Sole Proprietors cannot enroll in a group medicare plan.  
We have partnered with Vicki Beyer of Beyer Health Plus LLC to provide medicare advantage assistance. Call Vicki at 518-469-1120.**

**ITEMS HIGHLIGHTED IN BOLD RED INDICATE CHANGES FOR 2026**

**MVP CONDITIONS FOR OFFERING:**

You do not need to be retired to enroll in this plan.  
Enrollees must have Medicare Part A and B.  
Employer must contribute a minimum of **50%** of the member premium.  
Plan requires minimum of 3 enrolled contracts.

2026 MVP HEALTH CARE PREFERRED GOLD HMO-POS														MVP Group 213202	
MONTHLY RATE	NETWORK	INPATIENT / HOSPITAL	Preventive Care	OFFICE VISIT ( PCP )	SPECIALIST VISIT	OUTPATIENT SURGERY	ER	AMBULANCE	URGENT CARE	DME Co-insurance	X-RAY / ULTRA-SOUND	COMPLEX RADIOLOGY	ANNUAL OUT OF POCKET LIMIT	DENTAL RIDER	SNF: Skilled Nursing Facility
<b>\$309.84</b>	In Network	\$250 per stay / \$750 max/year	Covered in full	\$15	\$30	\$60	\$95	\$100 per use	\$30 worldwide coverage	20%	\$30	\$60	\$4,000** IN only	N/A	\$196/day, Days 21-100
	Out of Network	30%		30%	30%	*	\$95	*	*	20%	*	*	*\$4,000** IN Only	N/A	N/A

\* **Out of Network:** Care from providers that are not part of MVP's network. (Not all services are covered out of network.)

\*\* **Member Protection: \$4,000 MAX** In and Out of Network (excludes: Part D costs, acupuncture, eyewear, hearing aids and dental if applicable)

**NOTE: This summary highlights the benefits of the plan being offered and does not detail all benefits, limitations or exclusions.  
For complete benefit list, please review the Full Benefits document**

**MVP Group Medicare Plan includes the following:**

**PART D PRESCRIPTION DRUG BENEFIT-** Pharmacy Rider: RX \$0/\$10/\$35/50%/33%; Tier 1 & copays through coverage gap  
Physical, speech, occupational therapies : \$30 copayment.  
Skilled Nursing Facility Care limited to 100 days per benefit period for medically necessary care; \$0 each day days 1-20; \$196 each day, days 21-100.  
Home Health Care is covered in full.  
Eyewear \$100 Allowance every 2 years  
Hearing Aids \$600 allowance every 2 years  
Dental services are not covered.

**Also available to MVP Group Medicare members:**

24 Hour Nurse Line, 7 days per week to answer health questions via telephone or email  
The SilverSneakers Fitness Program: free fitness center membership benefits at participating fitness centers.