



The Summary Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost of covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.

This is only a summary. For more information about our coverage, or to get a copy of the complete terms of coverage, [www.mvphealthcare.com](http://www.mvphealthcare.com). For general definitions of common terms, use a allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms in the Glossary. You





Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)			

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	

**Excluded services & Other Covered services:**

services Yes or [No](#) Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other [excluded services](#).)





The [plan](#) would be responsible for the entire cost of the EXAMPLE covered service.



# Non-Discrimination Notice For MVP Commercial Plans



MVP Health Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including sexual orientation and gender identity). MVP Health Care does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (including sexual orientation and gender identity).

## What MVP Health Care Provides

Free aids and services to people with disabilities to communicate effectively with us such as:

## Multi-Language Interpretation Services