



									TriVantage EPO T01S			TriVantage EPO T03S			
	COC-25/40	COC-25	E0016S	E0034S	E0041S	E0046S	E0050S	NEHD07S	Active Lifestyles	Family Focus	Healthy Alternatives	Active Lifestyles	Family Focus	Healthy Alternatives	
	Product ID # H2540553	Product ID # H2500952	Product ID # E3000168	Product ID # E3050452	Product ID# E2000880	Product ID # E3000167	Product ID # E2540588	Product ID # E000252 S/F	Product ID # E1020193	Product ID # E1520192	Product ID # E2000881	Product ID # E1540132	Product ID # E2040132	Product ID # E2540695	
<b>Additional Services</b>															
Chiropractic Care	\$40	\$25	\$30	\$50	\$20	\$30	\$40	MVP covers at 100% of allowable charges, after deductible	\$10	\$15	\$20	\$15	\$20	\$25	
Physical, Occupational, and Speech Therapy (30 visit combined benefit)	\$40	\$25	\$30 copay if part of office visit; Subject to deductible and coinsurance if received in hospital facility	\$30 copay if part of office visit/\$50 copay if part of a specialist visit; Subject to deductible and coinsurance if received in hospital facility	\$20	\$30	\$40	MVP covers at 100% of allowable charges, after deductible	\$20	\$20	\$20	\$40	\$40	\$40	
Chemotherapy and Radiation Therapy	\$25	\$25	\$30 copay if part of office visit; Subject to deductible and coinsurance if received in hospital facility	\$30 copay if part of office visit/\$50 copay if part of a specialist visit; Subject to deductible and coinsurance if received in hospital facility	\$20	\$30	\$25	MVP covers at 100% of allowable charges, after deductible	\$20	\$20	\$20	\$25	\$25	\$25	
Dialysis	\$25	\$25	MVP covers at 80% of allowable charges, after deductible	MVP covers at 80% of allowable charges, after deductible	\$20	\$30	\$25	MVP covers at 100% of allowable charges, after deductible	\$0	\$0	\$0	\$0	\$0	\$0	
Laboratory Services	\$0	\$0	\$0	\$0	\$0	\$0	\$0	MVP covers at 100% of allowable charges, after deductible	\$0	\$0	\$0	\$0	\$0	\$0	
Diagnostic x-ray services (per procedure)	\$40	\$25	\$30 copay if part of office visit; Subject to deductible and coinsurance if received in hospital facility	\$30 copay if part of office visit/\$50 copay if part of a specialist visit; Subject to deductible and coinsurance if received in hospital facility	\$20	\$30	\$40	MVP covers at 100% of allowable charges, after deductible	\$20	\$20	\$20	\$40	\$40	\$40	
Home health care (per day) (up to 60 visits per calendar year)	\$25	\$25	MVP covers at 80% of allowable charges (Not subject to the Deductible)	MVP covers at 80% of allowable charges (Not subject to the Deductible)	\$20	\$30	\$25	MVP covers at 100% of allowable charges, after deductible	\$20	\$20	\$20	\$25	\$25	\$25	
<b>Routine Eye and Hearing Services</b>															
Eye exam for glasses or contacts	\$40 1 routine eye exam every 2 calendar years	\$25 1 routine eye exam every 2 calendar years	1 routine eye exam every 2 calendar years	1 routine eye exam every 2 calendar years	1 routine eye exam every 2 calendar years	1 routine eye exam every 2 calendar years	1 routine eye exam every 2 calendar years	1 routine eye exam/calendar year	Not Covered	1 Exam/Calendar Year Adults: \$10 Children 0-18: \$20	1 Exam/Calendar Year Adults: \$20 Children 0-18: \$5	1 Exam/Calendar Year Adults: \$20 Children 0-18: \$20	1 Exam/Calendar Year Adults: \$15 Children 0-18: \$20	1 Exam/Calendar Year Adults: \$20 Children 0-18: \$5	1 Exam/Calendar Year Adults: \$25 Children 0-18: \$20
Vision wear (Members are eligible for a 20% discount from some providers. See www.mvphealthcare.com for a list.)	\$60 credit plus a 20% discount at participating providers	\$60 credit plus a 20% discount at participating providers	Covered at 80% up to Maximum of \$160 every 2 calendar years	Covered at 80% up to Maximum of \$160 every 2 calendar years	Covered at 80% up to Maximum of \$160 every 2 calendar years	Covered at 80% up to Maximum of \$160 every 2 calendar years	20% discount from various providers	Not Covered	Covered at 80% up to Maximum of \$160 every 2 calendar years	Covered at 80% up to Maximum of \$160 every 2 calendar years	Covered at 80% up to Maximum of \$160 every 2 calendar years	Covered at 80% up to Maximum of \$160 every 2 calendar years	Covered at 80% up to Maximum of \$160 every 2 calendar years	Covered at 80% up to Maximum of \$160 every 2 calendar years	
<b>Prescription Coverage</b>															
Under the Generic MAC program, if there is an A-rated generic drug, you have the option of choosing the brand name drug but will be responsible for the difference in cost between the generic and the brand name drug plus your copayment.	\$10/30/50 \$2000 Max Mail Order: 2 1/2 times the retail copay through Medco	\$10/30/50 after \$100 deductible/member/ calendar year	\$10/30/50 \$1000 Max Mail Order: 2 1/2 times the retail copay through Medco	\$10/30/50 \$1000 Max/Member/Yr Mail Order: 2 1/2 times the retail copay through Medco	\$10/30/50 unlimited Mail Order: 2 1/2 times the retail copay through Medco	\$10/30/50 unlimited Mail Order: 2 1/2 times the retail copay through Medco	\$10 Generic prescription only	After Deductible Is Met: \$10/30/50	\$10/30/50 unlimited Mail Order: 2 1/2 times the retail copay through Medco	\$10/30/50 unlimited Mail Order: 2 1/2 times the retail copay through Medco	\$10/30/50 unlimited Mail Order: 2 1/2 times the retail copay through Medco	\$10/30/50 \$1000 Max/Member/Yr Mail Order: 2 1/2 times the retail copay through Medco	\$10/30/50 \$1000 Max/Member/Yr Mail Order: 2 1/2 times the retail copay through Medco	\$10/30/50 \$1000 Max/Member/Yr Mail Order: 2 1/2 times the retail copay through Medco	
Not Covered: Non-standard/unevaluated medications and cosmetic drugs															
<b>Durable Medical Equipment</b>															
Durable Medical Equipment/External Prosthetic Devices/Ostomy Supplies	50% of Cost; \$25,000 Lifetime Max	50% of Cost; \$25,000 Lifetime Max	50% of Cost; \$25,000 Lifetime Max	50% of Cost; \$25,000 Lifetime Max	50% of Cost; \$25,000 Lifetime Max	50% of Cost; \$25,000 Lifetime Max	50% of Cost; \$25,000 Lifetime Max	MVP covers at 100% of allowable charges, after deductible. \$25,000 Lifetime Max	50% of Cost; \$25,000 Lifetime Max	50% of Cost; \$25,000 Lifetime Max	50% of Cost; \$25,000 Lifetime Max	50% of Cost; \$25,000 Lifetime Max	50% of Cost; \$25,000 Lifetime Max	50% of Cost; \$25,000 Lifetime Max	
<b>Preventive Dental Care for Kids</b>															
Periodic Exams and X-rays to age 19 (if you have dental coverage then you must use your plan as primary)	\$25	\$25	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	
<b>Health and Wellness Program</b>															
<b>Health and Wellness Program</b>	<ul style="list-style-type: none"> <li>•Personal Health Manager (powered by WebMD)</li> <li>•After Hours (24 x 7) Nurseline</li> <li>• National Discounts Chiropractor, Massage, Acupuncture, Registered Dieticians, Fitness Centers (free 1 week trial membership), online Store with free shipping</li> </ul>	<ul style="list-style-type: none"> <li>•Personal Health Manager (powered by WebMD)</li> <li>•After Hours (24 x 7) Nurseline</li> <li>• National Discounts Chiropractor, Massage, Acupuncture, Registered Dieticians, Fitness Centers (free 1 week trial membership), online Store with free shipping</li> </ul>	WellStyle Rewards - You can earn \$300 per contract, per calendar year, for such things as completing or updating your Health Risk Assessment, participating in coaching, filing out an on-line smoke-free attestation, and much more!	WellStyle Rewards - You can earn \$300 per contract, per calendar year, for such things as completing or updating your Health Risk Assessment, participating in coaching, filing out an on-line smoke-free attestation, and much more! Register today at mvphealthcare.com.	WellStyle Rewards - You can earn \$300 per contract, per calendar year, for such things as completing or updating your Health Risk Assessment, participating in coaching, filing out an on-line smoke-free attestation, and much more! Register today at mvphealthcare.com.	WellStyle Rewards - You can earn \$300 per contract, per calendar year, for such things as completing or updating your Health Risk Assessment, participating in coaching, filing out an on-line smoke-free attestation, and much more! Register today at mvphealthcare.com.	WellStyle Rewards - You can earn \$300 per contract, per calendar year, for such things as completing or updating your Health Risk Assessment, participating in coaching, filing out an on-line smoke-free attestation, and much more! Register today at mvphealthcare.com.	WellStyle Rewards - You can earn \$300 per contract, per calendar year, for such things as completing or updating your Health Risk Assessment, participating in coaching, filing out an on-line smoke-free attestation, and much more! Register today at mvphealthcare.com.	WellStyle Rewards - You can earn \$300 per contract, per calendar year, for such things as completing or updating your Health Risk Assessment, participating in coaching, filing out an on-line smoke-free attestation, and much more! Register today at mvphealthcare.com.	Lifestyle credit reimbursement of up to \$300 per contact towards physical activities and fitness classes.	Lifestyle credit reimbursement of up to \$300 per contact towards fun and fitness such as swimming lessons and youth sports.	Lifestyle credit reimbursement of up to \$300 per contact towards chiropractic, acupuncture, and massage therapy.	Lifestyle credit reimbursement of up to \$300 per contact towards physical activities and fitness classes.	Lifestyle credit reimbursement of up to \$300 per contact towards fun and fitness such as swimming lessons and youth sports.	Lifestyle credit reimbursement of up to \$300 per contact towards chiropractic, acupuncture, and massage therapy.
<b>Dependent/Student Coverage</b>															
Dependent/Student Coverage	Dependent to 23	Dependent to 23	Dependent to 26	Dependent to 23	Dependent to 26	Dependent to 26	Dependent to 23	Dependent to 19/ Student to 25	Dependent to 26	Dependent to 26	Dependent to 26	Dependent to 26	Dependent to 26	Dependent to 26	
TriVantage EPO has up to \$300 Lifestyle Credits (per contract) each calendar year for fun and fitness. Depending on if you choose Active Lifestyle, Family Focus or Healthy Alternative you will be able to get reimbursed up to \$300 for activities or alternative therapies or, new for 2010 for a Healthy Weight Management program. See the details for the plan you choose to determine what you can use your Lifestyle Credits for. You'll need to submit an original, paid receipt for any qualifying activity along with a completed TriVantage EPO Lifestyle Credits reimbursement Form which can be found on the website at www.mvphealthcare.com.	Not Eligible	Not Eligible	Not Eligible	Not Eligible	Not Eligible	Not Eligible	Not Eligible	Not Eligible	\$300 Lifestyle Credit	\$300 Lifestyle Credit	\$300 Lifestyle Credit	\$300 Lifestyle Credit	\$300 Lifestyle Credit	\$300 Lifestyle Credit	
# Worldwide coverage for emergency care. For out-of-area pre-approved or emergency services, call CIGNA HealthCare at 1.800.CIGNA24 (1.800.244.6224) for provider recommendation.															
<i>This comparison is not a contract. It is intended to highlight coverage of each program. Benefits are determined by the terms of the contract.</i>															