

Vermont Individual 2023 Plans

Open enrollment begins November 1, 2022 for coverage starting January 1, 2023!



MVP VT Plus Plans (Non-Standard)							
Non-Standard plans contain unique features that enhance the value of the benchmark benefits.							
Gold		Reflective Silver ¹		Silver		Bronze	
2	3 HDHP	1	2 HDHP	1	2 HDHP	1	5

MVP VT Plans (Standard)								
Standard plans are based on what the state dictates must be included in benefit details.								
Platinum	Gold	Reflective Silver ¹		Silver		Bronze		
1	1	3	4 HDHP	3	4HDHP	2	3 HDHP	4

Cost-share amounts below are the co-pay or co-insurance after the deductible is met, unless noted as not subject to deductible (NoDD). All plans include dependent care coverage until the end of the year the dependent turns 26. **Cost-shares in red indicate a change from the 2022 plan.**

Plan Deductible	\$850/\$1,700 Individual/Family EMB	\$3,200/\$6,400 AGG	\$2,100/\$4,200 EMB	\$5,525/\$11,050 EMB	\$2,100/\$4,200 EMB	\$5,500/\$11,000 EMB	\$7,250/\$14,500 EMB	\$9,100/\$18,200 EMB
Out-of-Pocket Maximum	\$6,600/\$13,200 Individual/Family EMB	\$3,200/\$6,400 ² AGG	\$7,000/\$14,000 EMB	\$5,525/\$11,050 EMB	\$7,000/\$14,000 EMB	\$5,500/\$11,000 EMB	\$8,400/\$16,800 EMB	\$9,100/\$18,200 EMB

Plan Deductible	\$425/\$850 Individual/Family EMB	\$1,400/\$2,800 EMB	\$4,000/\$8,000 EMB	\$2,100/\$4,200 AGG	\$4,000/\$8,000 EMB	\$2,100/\$4,200 AGG	\$6,450/\$12,900 EMB	\$5,800/\$11,600 AGG	\$9,000/\$18,000 EMB
Out-of-Pocket Maximum	\$1,500/\$3,000 Individual/Family EMB	\$5,600/\$11,200 EMB	\$9,100/\$18,200 EMB	\$7,050/\$14,100 ³ AGG	\$9,100/\$18,200 EMB	\$7,050/\$14,100 ³ AGG	\$9,100/\$18,200 EMB	\$7,100/\$14,200 ³ AGG	\$9,000/\$18,000 EMB

Medical

Primary Care/Specialist Visit	\$20 NoDD/ \$45 NoDD	0%/0%	3 PCP visits per member NoDD, then \$30/\$60	0%/0%	3 PCP visits per member NoDD, then \$30/\$60	0%/0%	\$40/\$100	3 PCP visits per member NoDD, then 0%/0%
Hospital Facility Inpatient/Outpatient	20%/20%	0%/0%	50%/\$1,400	0%/0%	50%/\$1,400	0%/0%	50%/50%	0%/0%
Urgent Care/Emergency Room	\$30 NoDD/\$250	0%/0%	\$60/\$400	0%/0%	\$60/\$400	0%/0%	\$100/50%	0%/0%
MVP Virtual Care Services	\$0 on all plans except HDHPs (0%, then \$0 after the deductible is met)							
Ambulance	\$50	0%	\$105	0%	\$100	0%	\$100	0%
Chiropractic	\$25 NoDD	0%	\$45	0%	\$45	0%	\$50	0%
Acupuncture	Get up to \$500 per member, per contract for acupuncture services rendered by a licensed provider							
Pediatric Dental Class 1/Class 2/Class 3 and Orthodontia Two Dental Exams per Year	\$0 NoDD/ 30%/50%	0%/0%/0%	\$0 NoDD/ 30%/50%	0%/0%/0%	\$0 NoDD/ 30%/50%	0%/0%/0%	\$0 NoDD/ 30%/50%	\$0 NoDD/0%/0%
Pediatric Vision Annual Exam and Set of Eyewear	\$20 NoDD	0%	\$20 NoDD	0%	\$20 NoDD	0%	\$20 NoDD	\$20 NoDD

Primary Care/Specialist Visit	3 PCP visits per member at \$0, then \$15 NoDD/\$40 NoDD	3 PCP visits per member at \$0, then \$20 NoDD/\$50 NoDD	3 PCP visits per member at \$0, then \$40 NoDD/\$90 NoDD	10%/30%	3 PCP visits per member at \$0, then \$40 NoDD/\$90 NoDD	10%/30%	\$35/\$90	50%/50%	3 PCP visits per member at \$0, then \$40 NoDD/\$100 NoDD
Hospital Facility Inpatient/Outpatient	10%/10%	30%/30%	50%/50%	30%/30%	50%/50%	30%/30%	50%/50%	50%/50%	0%/0%
Urgent Care/Emergency Room	\$50 NoDD/\$100	\$60 NoDD/\$150	\$100 NoDD/\$500	30%/30%	\$100 NoDD/\$500	30%/30%	\$100/50%	50%/50%	0%/0%
MVP Virtual Care Services	\$0 on all plans except HDHPs (0%, then \$0 after the deductible is met)								
Ambulance	\$60 NoDD	\$70 NoDD	\$105 NoDD	35%	\$100 NoDD	30%	\$100	50%	0%
Chiropractic	\$20 NoDD	\$30 NoDD	\$50 NoDD	30%	\$50 NoDD	30%	\$45	50%	\$50 NoDD
Acupuncture	Not covered								
Pediatric Dental Class 1/Class 2/Class 3 and Orthodontia Two Dental Exams per Year	\$0 NoDD/ 30%/50%	\$0 NoDD/ 30%/50%	\$0 NoDD/ 30%/50%	\$0/30%/50%	\$0 NoDD/ 30%/50%	\$0/30%/50%	\$0 NoDD/ 30%/50%	\$0/30%/50%	\$0 NoDD/0%/0%
Pediatric Vision Annual Exam and Set of Eyewear	\$20 NoDD	\$20 NoDD	\$20 NoDD	\$20	\$20 NoDD	\$20	\$20 NoDD	\$20	\$20 NoDD

Pharmacy

Prescription Deductible Individual/Family	\$350/\$700 Brand Deductible	Integrated with Medical	\$850/\$1,700	Integrated with Medical	\$850/\$1,700	Integrated with Medical	\$700/\$1,400 Brand Deductible	Integrated with Medical
Prescription Out-of-Pocket Maximum Individual/Family	\$1,400/\$2,800 EMB	\$1,500/\$3,000 AGG	\$1,400/\$2,800 EMB	\$1,500/\$3,000 AGG	\$1,400/\$2,800 EMB	\$1,500/\$3,000 AGG	Integrated with Medical	Integrated with Medical
Prescription Cost Share Tier1/Tier2/Tier3	\$15 NoDD/ \$40/50% VBID: \$1	Preventive Drugs \$10/\$15/5% NoDD All Other Drugs 0%/0%/0%	\$5/50%/50% VBID: \$1	0%/0%/0% Preventive Drugs NoDD	\$5/50%/50% VBID: \$1	0%/0%/0% Preventive Drugs NoDD	\$25 NoDD/ \$100/60% VBID: \$3	\$35 NoDD/ 0%/0% VBID: \$3
Diabetic Supplies	50%	0%	50%	0%	50%	0%	60%	0%

Prescription Deductible Individual/Family	None	\$200/\$400 Brand Deductible	\$500/\$1,000 Brand Deductible	Integrated with Medical	\$500/\$1,000 Brand Deductible	Integrated with Medical	\$1,100/\$2,200 Brand Deductible	Integrated with Medical	Integrated with Medical
Prescription Out-of-Pocket Maximum Individual/Family	\$1,400/\$2,800 EMB	\$1,400/\$2,800 EMB	\$1,400/\$2,800 EMB	\$1,500/\$3,000 AGG	\$1,400/\$2,800 EMB	\$1,500/\$3,000 AGG	\$1,400/\$2,800 EMB	\$1,500/\$3,000 AGG	Integrated with Medical
Prescription Cost Share Tier1/Tier2/Tier3	\$10 NoDD/ \$50 NoDD/ 50% NoDD	\$12 NoDD/ \$55/50%	\$20 NoDD/ \$70/50%	\$10/\$40/50% Preventive Drugs NoDD	\$20 NoDD/ \$70/50%	\$10/\$40/50% Preventive Drugs NoDD	\$15 NoDD/ \$85/60%	\$12/40%/60% Preventive Drugs NoDD	\$30 NoDD/ 0%/0%
Diabetic Supplies	50% NoDD	50%	50%	50%	50%	50%	60%	60%	0%

Premium Monthly Rates Rates effective January 1, 2023–December 31, 2023.

Single	\$989.35	\$972.69	\$777.56	\$801.21	\$847.85	\$872.57	\$672.82	\$678.90
Single + Spouse	\$1,978.70	\$1,945.38	\$1,555.12	\$1,602.42	\$1,695.70	\$1,745.14	\$1,345.64	\$1,357.80
Single + Child(ren)	\$1,909.45	\$1,877.29	\$1,500.69	\$1,546.34	\$1,636.35	\$1,684.06	\$1,298.54	\$1,310.28
Single + Spouse + Child(ren)	\$2,780.07	\$2,733.26	\$2,184.94	\$2,251.40	\$2,382.46	\$2,451.92	\$1,890.62	\$1,907.71

Single	\$1,138.38	\$939.60	\$784.21	\$797.40	\$854.37	\$867.56	\$674.76	\$685.66	\$706.61
Single + Spouse	\$2,276.76	\$1,879.20	\$1,568.42	\$1,594.80	\$1,708.74	\$1,735.12	\$1,349.52	\$1,371.32	\$1,413.22
Single + Child(ren)	\$2,197.07	\$1,813.43	\$1,513.53	\$1,538.98	\$1,648.93	\$1,674.39	\$1,302.29	\$1,323.32	\$1,363.76
Single + Spouse + Child(ren)	\$3,198.85	\$2,640.28	\$2,203.63	\$2,240.69	\$2,400.78	\$2,437.84	\$1,896.08	\$1,926.70	\$1,985.57

¹ Reflective Silver plans are only available through purchase directly through MVP Health Care.
² This plan features an aggregate deductible and out-of-pocket maximum (OOPM). Each member on a family plan will pay toward the family OOPM. No individual will pay more than the government mandated OOPM of \$9,100. The term *embedded* is used in Vermont Health Connect materials to define this deductible and OOPM structure.
HDHP: High-Deductible Health Plan. All MVP HDHP plans are Health Savings Account qualified.
NoDD: Not subject to deductible.
VBID: Value-Based Insurance Design. VBID maintenance Medications are not subject to the deductible.
 All MVP VT Individual plans pass for Medicare Creditable Coverage.

Aggregate (AGG): For any policy with two or more members, the family deductible must be met by any one or any combination of members before the plan will make payment.
Embedded (EMB): Each member pays toward, but never exceeds, their individual deductible and/or OOPM until the larger family deductible and/or OOPM is met, after which, the plan makes payments for all members on the Contract. The term *Stacked* is used on VHC materials to define this deductible and/or OOPM structure.
 These plan overviews are intended to provide a general outline of coverage. For comprehensive benefit details, please review your Certificate of Coverage (COC), Summary of Benefits and Coverage (SBC), and any applicable Rider(s). Your COC, SBC, and Rider(s) will be controlling. These documents can be found in your MVP online account, or are available by request.
 The MVP Secure plan is only available for purchase through Vermont Health Connect (VHC) to individuals under the age of 30. Visit to vermonthealthconnect.com to learn more.
 Health benefit plans are issued and 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.

\$600 Well-Being Reimbursement
Included on all MVP VT Plus plans!
 Members can get reimbursed up to \$600 per contract, per calendar year for well-being items, programs, and activities.

Questions? We're here to help!
 Call 1-844-865-0250 or visit mvphealthcare.com/vermont.
 For subsidy information, visit VermontHealthConnect.gov.

