



MVP Health Care New Partner Orientation

Working Together for the Health of Your Employees

July 23, 2012



Agenda



Welcome

Enrollment Process

National Network

Customer Care and Transition Support

Pharmacy

Wellness

Ancillary

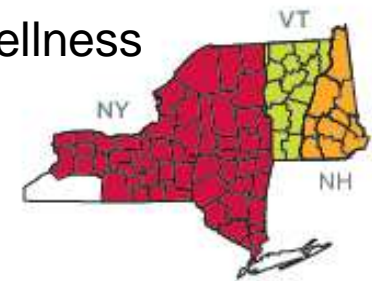




MVP Health Care: Who We Are

30 Years Strong. Regional. Innovative. Not-for-Profit.

- Nationally recognized, not-for-profit health insurer serving the region for **more than 30 years**
 - Headquarters in Schenectady, NY
 - Regional offices in Fishkill, NY; Yorkville, NY; Syracuse, NY; Rochester, NY; Williston, VT and Manchester, NH
- Providing health insurance solutions for 16,000 employers, **servicing more than 600,000** members throughout New York, Vermont and New Hampshire and covering 100,000 Medicare retirees nationally
- More than **500,000 doctors, specialists, and hospitals** from coast to coast.
- Powered by the ideas and energy of more than **1,700 regional employees.**
- Providing **innovative, breakthrough products** with integrated wellness solutions.



Ease of Account Administration



A local Account Management Team dedicated to efficiently and seamlessly coordinating all of your account administration needs

- Our account managers will play a consultative role and provide you with guidance navigating the administration of your health plan
- Our team will attend open enrollment meetings and be available to answer questions on an ongoing basis
- If you have a broker, our Account Managers will work with your broker
 - Your broker will be responsible for your health plan strategy and renewal process
 - Your Account Management team will provide the servicing of your plan



Small Business Unit



MVP's Small Business Unit handles all groups with 1-50 employees

- A group-specific Account Representative is assigned to each group
- Your Account Representative is available to discuss your benefit plan, and will contact you prior to your renewal to review other options (unless you are working with a broker, in which case your broker will work with you directly through the renewal process)
- Dedicated phone center available to reach anyone in the unit for immediate assistance: 1-888-687-9872
- Provides a centralized location for faster, more efficient service



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MVP Health Care's Employer Portal and Enrollment Process



MVP Health Care's Employer Portal



Using the Employer Portal at www.mvphealthcare.com, Health Benefits Administrators can quickly and easily process routine transactions, including:

- Ordering employee ID cards
- Making changes to your employees' files such as changing an employee's or dependent's name, address, other insurance/Medicare effective dates, COBRA or retiree effective dates
- Changing an employee's PCP
- Terminating or reactivating subscribers or dependents
- Adding or changing dependents
- Making plan changes such as changing an employee's subgroup, plan, class, type, department or location code



Accessing the MVP Health Care Web Site



Navigate to the MVP Health Care Web site at: www.mvphealthcare.com.

The screenshot shows the MVP Health Care website homepage. At the top left is the MVP Health Care logo. To the right are links for Help, Resources / Forms, Feedback, and Contact Us, along with a search bar and a Log In/Register button. Below the navigation is a banner with a family photo and the text "take on life & live well". A navigation bar contains tabs for Members, Medicare Members, Providers, Employers (circled), and Brokers. Below the navigation bar, there are sections for "Today is Mon JAN 23", "Latest MVP Health Care News" (with three news items), and "Community Events & Programs" (with three event items). At the bottom, there are links for About Us, Careers, Terms of Use, Security Updates, and Privacy & Compliance, along with social media icons for Facebook and Twitter. The footer contains the copyright notice "© 2011 MVP Health Care. All Rights Reserved." and two NCOA accreditation logos.

Click the **Employers** tab.



Login to the MVP Employer Portal



Using the login ID that you were provided, enter your username and password and click **LOG IN**.

For technical problems or login assistance, please call our eSupport Help Desk at **1-888-656-5695**.



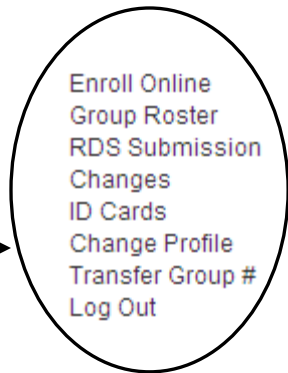
Navigating the MVP Employer Portal



Upon successful login, a welcome message and other system messages will appear on the left navigation bar.

Click the **Manage Your Plan** banner or tab to access the main navigation menu. This menu will remain in the left navigation bar as long as you are logged in.

Select the activity by clicking on it.



For more detailed information, and step-by-step instructions, refer to your **Employer Group Web User Guide**.



Enrollment Process



Enrollment Options

There are two ways to enroll your employees:

- 1 Online via the Employer Portal – this is the quickest and easiest way to enroll your employees
- 2 Fill out a printed enrollment form and fax it to Employer Account Services (EAS) at **1-518-386-7885**



Enroll Online Function



This form is used for a first-time enrollment only.

- Select **Enroll Online** from the left navigation bar.
- Enter the effective date (dd/mm/yyyy). Tab to the Product field.
- Select the applicable product from the Product drop-down box.
- From the drop-down menu, select the qualifying event associated with the enrollment.
- Click Submit. The online application form will be displayed.

Note: COBRA applications must be completed by sending MVP a paper enrollment form. The drop-down box “convert to COBRA” allows the system to assign a termination reason code, but does **not** allow online enrollment.



Online Enrollment Form

Sections One, Two and Three



Complete sections 1-5 on the enrollment form, then click **Submit**.

Sections 4 and 5 are displayed on the following pages.

Qualifying Event Form

HEADQUARTERS
 625 State Street, P.O. Box 2207, Schenectady, NY 12301-2207
 518/370-4793 1-800/777-4793

LOCAL MARKETING OFFICE:
 To reach your local office, call 1-800-TALK-MVP and you will be directed to the appropriate marketing office.

MVP Health Plan, Inc.
 MVP Health Insurance Company
 MVP Health Services Corp.

Enrollment Form

INSTRUCTIONS TO EMPLOYEE: Please complete Sections 1 through 5

1 PLEASE PROVIDE US WITH INFORMATION ABOUT YOURSELF

Employee Last Name First Name Initial Suffix

Address Zip City State County

Home Phone Business Phone Email Address

Employer

Employer Address City State Zip

Date Employed Full Time Part Time Retired

Marital Status Single Married Widowed Divorced

Is your spouse employed? Yes No If yes, by whom?

Spouse's health insurance carrier (if other than yours)

Spouse has Individual Coverage Family Coverage Spouse's health insurance ID

Eligible for Medicare? Employee Yes No Medicare ID Effective Date Effective Date

Spouse Yes No Medicare ID Effective Date Effective Date

2 PLEASE INDICATE ENROLLMENT REASON

For address or Primary Care

New Applicant
 Reason:
 New Hire
 Open Enrollment
 COBRA/State Continuation
 Qualifying Event (please describe)

3 PLEASE CHOOSE YOUR COVERAGE

HMO* PPO Indemnity
 POS* EPO Preferred Provider
 *Please choose a Primary Care Physician

form continued on the next page ...





Online Enrollment Form

Sections Four and Five

4 PLEASE PROVIDE IMPORTANT INFORMATION FOR ALL FAMILY MEMBERS

If you are applying for HMO, POS or Healthy NY coverage, you and each of your dependents must designate your choice of Primary Care Physician in order for MVP to initiate coverage.

Relationship to Employee	Name First, MI, Last	Gender	Date of Birth MM/DD/YYYY	Social Security Number	Check if Student Over 18	Check if Disabled	PCP Number	Primary Care Physician (PCP) Last and First Name	Check Box if Current Patient
Self	<input type="text"/>	<input type="radio"/> M <input type="radio"/> F	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
*Relationship to Employee ▾	<input type="text"/>	<input type="radio"/> M <input type="radio"/> F	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
*Relationship to Employee ▾	<input type="text"/>	<input type="radio"/> M <input type="radio"/> F	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
*Relationship to Employee ▾	<input type="text"/>	<input type="radio"/> M <input type="radio"/> F	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
*Relationship to Employee ▾	<input type="text"/>	<input type="radio"/> M <input type="radio"/> F	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
*Relationship to Employee ▾	<input type="text"/>	<input type="radio"/> M <input type="radio"/> F	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
*Relationship to Employee ▾	<input type="text"/>	<input type="radio"/> M <input type="radio"/> F	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
*Relationship to Employee ▾	<input type="text"/>	<input type="radio"/> M <input type="radio"/> F	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

NOTE: With the exception of your spouse, each dependent must be under 19 years of age, unless a disability waiver is attached or a rider has been purchased to extend coverage (i.e. student).
To obtain a waiver, call MVP.

5 PLEASE SIGN (Employee, spouse, and all dependents 18 years of age or older must sign.)

I HAVE READ AND AGREE TO THE AUTHORIZATION ON THIS FORM.

Employee's Signature x	<input type="text"/>	Date	<input type="text"/>
Spouse's Signature x	<input type="text"/>	Date	<input type="text"/>
Dependent's Signature x	<input type="text"/>	Date	<input type="text"/>
Dependent's Signature x	<input type="text"/>	Date	<input type="text"/>
Dependent's Signature x	<input type="text"/>	Date	<input type="text"/>
Dependent's Signature x	<input type="text"/>	Date	<input type="text"/>
Dependent's Signature x	<input type="text"/>	Date	<input type="text"/>
Dependent's Signature x	<input type="text"/>	Date	<input type="text"/>

TO BE COMPLETED BY EMPLOYER

Group Number Approved By

Medical Product Effective Date

Subgroup Number

Employee Class

Employee Dept.(if applicable)

Employee Type Location

FOR MVP USE ONLY

ID Number Processor

Note: the PCP section is not required or displayed for every plan option.



Online Enrollment Form

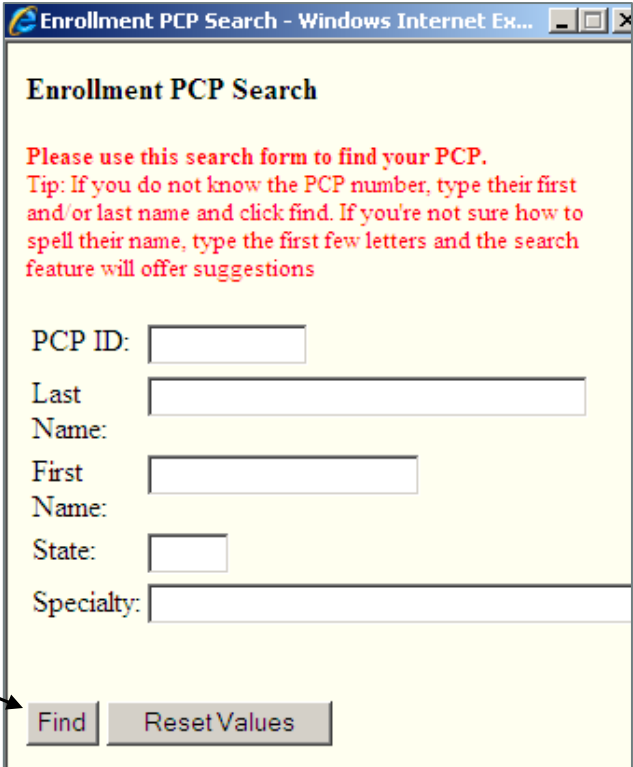
Selecting a PCP

Online help is available for plans that require the selection of a PCP.

PCP Number	Primary Care Physician (PCP) Last and First Name		Check Box if Current Patient
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Click the magnifying glass icon to open the PCP search screen.

If the PCP ID number is not known, type in the first and last name of the provider and click **Find**.



Enrollment PCP Search

Please use this search form to find your PCP.
 Tip: If you do not know the PCP number, type their first and/or last name and click find. If you're not sure how to spell their name, type the first few letters and the search feature will offer suggestions

PCP ID:

Last Name:

First Name:

State:

Specialty:



Online Enrollment Form

Selecting a PCP



The screen shown on the right is a result of a provider search using the last name "Smith."

The PCP ID field is a selectable field; click on the PCP ID to pre-fill your selection in section four of the enrollment form.

Matching Records - Windows Internet Explorer

Enrollment PCP Search

There are 26 matching records.
Please make your selection by clicking on the PCP number link under the "PCP ID" column or to perform a new search [click here](#).

PCP's highlighted in red accept current patients only and may not accept newborns. Do not select a PCP highlighted in red unless you are a current patient!

Displaying matches 1 through 10.

PCP ID	Last Name	First Name	Middle	Specialty	Address	City
990459	SMITH	BRIAN	K	FAMILY PRA	8280 WILLE	BALDWINSVI
990459	SMITH	BRIAN	K	FAMILY PRA	8100 OSWEG	LIVERPOOL
977655	SMITH	CHRISTINE	E	FAMILY PRA	ONE WEST A	SARATOGA S
363290 *	SMITH	CYNTHIA	S	INTERNAL M	UHC CAMPUS	BURLINGTON
089127	SMITH	DAVID	W	FAMILY PRA	9 ELM STRE	PERU
6006136 *	SMITH	DAVID	R	PEDIATRICS	90 PRESIDE	SYRACUSE
088022	SMITH	HENRY	F	FAMILY PRA	126 SOUTH	MOUNTAIN T
386561 *	SMITH	JOAN	D	FAMILY PRA	2 CENTURY	BARRINGTON
902304	SMITH	KATHLEEN	J	FAMILY PRA	220 COTTAG	LITTLETON
902304	SMITH	KATHLEEN	J	FAMILY PRA	220 COTTAG	LITTLETON

Next 10 Matches

* Current Patients Only
** Current Patients Only and Not Accepting Newborn



Online Enrollment Form

Authorize and Submit



When the entire online enrollment form is complete, please review the disclaimer and authorization statements, and click **Submit**.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and in New York shall also be subject to civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

On behalf of myself and any listed dependents, I (we) hereby apply for membership in MVP. I understand that benefits provided under my employer group health plan may be subject to preexisting condition limitations. If applicable, I will attach a copy of the certificate of creditable coverage from the prior carrier for myself and any listed dependents.

I authorize my employer to deduct from my earnings the necessary contribution, if any, required of me.

I hereby authorize any licensed physician, hospital or other health care provider to furnish MVP with such medical information about myself and my minor eligible dependents listed on the application that may be required to allow MVP to administer my benefits. This authorization EXCLUDES the release of any information about previously administered tests for HIV antibodies, T-cell counts, AIDS, or ARC.

I hereby certify that the statements made are true and complete to the best of my knowledge and belief.

SUBMIT



Printed Enrollment Form



- Fill out all sections of the enrollment form and fax it to MVP’s Employer Account Services (EAS) department at **1-518-386-7885**
- The Group ID number, effective date and approval signature **must** appear on each application sent to EAS
- Enrollment forms can be found online at www.myphealthcare.com. Click on **Resources/Forms** at the top of the homepage

TO BE COMPLETED BY EMPLOYER		Group #	Subgroup #	Effective Date	Product #	Product #
Employee Class	Employee Dept. (if applicable)			Approved by	Employee ID #	

1 INFORMATION ABOUT YOURSELF INSTRUCTIONS TO EMPLOYEE: Please print or type and complete Sections 1 through 5.

Employee Name (Last, First, Initial, Suffix) _____ Marital Status Single Married

Address _____ City _____ State _____ Zip _____ County _____

Phone _____ Employer _____ Date Employed _____ Active Retiree

Do you or any other family members have health insurance? Yes No If yes, by whom? _____ Spouse's health insurance carrier (if other than yours) _____ Coverage Individual Family Spouse's health insurance ID# _____

Eligible for Medicare? Yes No Employee ID# _____ Spouse ID# _____

Employee A Effective Date _____ B Effective Date _____ Spouse A Effective Date _____ B Effective Date _____

2 ENROLLMENT/CHANGE For address or Primary Care Physician changes, call 1-800-318-8575 or visit www.myphealthcare.com.

A New Applicant **Reason:** New Hire Open Enrollment COBRA/State Continuation Qualifying Event (describe) _____ Other _____ Dependent to 30 _____

B Termination Remove Dependent(s) only (please specify) _____ **Reason:** Termination of Employment Moved From Area Opting for Other Coverage Other _____

3 CHOOSE COVERAGE

HMO* EPO Tri/Vantage (choose an option): PPO Healthy NY* Active Lifestyles Indemnity Prescription Drug Only Family Focus Dental High Deductible EPO Healthy Alternatives POS* High Deductible PPO

*Please choose a Primary Care Physician—for each family member—in Section 4.

4 INFORMATION ABOUT ALL FAMILY MEMBERS YOU WANT ENROLLED UNDER YOUR PLAN If you are applying for HMO, POS or Healthy NY coverage, you and each of your dependents must designate your choice of Primary Care Physician in order for MVP to initiate coverage.

1. Name (First, M, Last) _____ Relationship to Employee self

Male Female Date of Birth ____/____/____ Social Security No. (required) ____-____-____

Primary Care Physician (PCP) (First, Last) _____ PCP Number _____

2. Name (First, M, Last) _____ Relationship to Employee spouse/civil union partner Domestic Partner

Male Female Date of Birth ____/____/____ Social Security No. (required) ____-____-____

Primary Care Physician (PCP) (First, Last) _____ PCP Number _____

3. Name (First, M, Last) _____ Relationship to Employee _____ Check all that apply: Disabled Current Patient Full-time Student over 18*

Male Female Date of Birth ____/____/____ Social Security No. (required) ____-____-____ If applicable: College Name _____

Primary Care Physician (PCP) (First, Last) _____ PCP Number _____ Expected Graduation Date _____

4. Name (First, M, Last) _____ Relationship to Employee _____ Check all that apply: Disabled Current Patient Full-time Student over 18*

Male Female Date of Birth ____/____/____ Social Security No. (required) ____-____-____ If applicable: College Name _____

Primary Care Physician (PCP) (First, Last) _____ PCP Number _____ Expected Graduation Date _____

For additional dependents, please list on a separate form.

5 SIGNATURE I have read and agree to the authorization of the reverse side of this form. Late entrant? Yes No

SIGNATURE _____ DATE _____

MVP COMMERCIAL ENROLL FORM (12/10) *Applicable to HMO products only. This information will be used to determine eligibility for student out-of-area coverage.



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National Network



National and Regional Network Strength

- 19,000+ providers regionally
- More than 150+ contracted facilities regionally
- Competitive regional discounts
- A national network with more than 500,000 doctors, specialists and hospitals
- NCQA qualified network
- Access to Centers of Excellence for Care



Find a Doctor



Navigate to the MVP Health Care Web site at: www.mvphealthcare.com.

Select **Find a Doctor** tab.

The screenshot shows the MVP Health Care website interface. At the top right, there is a navigation bar with links for Help, Resources / Forms, Feedback, and Contact Us, along with a search box and a 'Log In/Register' button. The main header features the MVP Health Care logo and a large image of a family with the text 'take on life & live well'. Below the header is a navigation menu with tabs for Members, Medicare Members, Providers, Employers, and Brokers. The 'Helping You...' section contains a list of services: Manage Your Account, Find a Doctor (circled and pointed to by an arrow), Live Healthy, Learn About Our Plans, and Manage Prescriptions. Below this is a date indicator for Monday, January 23. The main content area is divided into three columns: 'Looking for a health care plan?' with links to Discover MVP Health Care, Health Care Reform, and Health Care Perspectives; 'Latest MVP Health Care News' with three news items from 2012, 2011, and 2011; and 'Community Events & Programs' with three event listings. The footer contains links for About Us, Careers, Terms of Use, Security Updates, and Privacy & Compliance, along with social media icons for Facebook and Twitter, and accreditation logos for NCOA.



Find a Doctor



Select from one of the following provider searches:

- Find a Doctor (PCP and other specialists)
- Find a Hospital or Other Facility
- Find an Urgent Care Center
- Find Other Care Centers

The screenshot shows the MVP Health Care website interface. At the top, there is a navigation bar with links for 'Help', 'Resources / Forms', 'Feedback H', 'Contact Us', 'Search', and 'Log In/Register'. The main content area is titled 'Find a Doctor' and features several sections:

- Find a Doctor - Main**: Includes links for 'Emergency Care vs. Urgent Care', 'Nurse 24/7 Advice Line', 'Find Care Away from Home', 'Primary Care Quality Rating', and 'Hospital Patient Safety and Continuity of Care'.
- Find a Doctor**: Lists categories such as 'Primary Care Physicians for Adults', 'Primary Care Physicians for Children', 'Behavioral Health Specialists', 'Dentist', and 'Other Specialist'.
- Find a Hospital or Other Facility**: Lists 'Hospital Services', 'Behavioral Health Facilities', 'Eyewear', and 'Other Facilities'.
- Find an Urgent Care Center**: Includes links for 'Urgent Care Centers (New Hampshire, New York, Vermont)' and 'Emergency Care vs. Urgent Care'.
- Find Other Care Centers**: Lists 'Ambulatory Surgery Centers', 'Bariatric Surgery Centers', 'New Hampshire HealthFirst Hospital Tiers', 'HIV Specialists', 'Behavioral Health Provider', and 'Local Participating Pharmacy'.
- Additional Information**: Includes links for 'New Hampshire Access and Availability Reports', 'NCQA Physician Recognition Programs', 'The Mayo Clinic', and 'Centers for Disease Control & Prevention'.

The footer contains links for 'About Us', 'Careers', 'Terms of Use', 'Security Updates', and 'Privacy & Compliance', along with social media icons for Facebook and Twitter.



Find a Doctor



Choose **Search by Provider** or **Search by Facility**

- Select a specialty or facility (this is optional)
- Enter City and State, or zip code
- You can also search by a provider's name



Find an Urgent Care Center



Choose **Urgent Care Centers** for a listing of participating centers.

Updates to this directory are made on an ongoing basis.

To confirm whether or not a particular Urgent Care Center near you participates with MVP, please call MVP's Customer Care Center.

The screenshot shows the MVP Health Care Member portal. The navigation bar includes links for Home, Manage Your Account, Find A Doctor, Live Healthy, Learn About Our Plans, and Manage Prescriptions. The main content area is titled 'Find a Doctor' and contains several sections: 'Find a Doctor' with a list of specialties (Primary Care Physicians for Adults, Primary Care Physicians for Children, Behavioral Health Specialists, Dentist, Other Specialist), 'Find a Hospital or Other Facility' with a list of services (Hospital Services, Behavioral Health Facilities, Eyewear, Other Facilities), 'Find an Urgent Care Center' with a link to 'Urgent Care Centers (New Hampshire, New York, Vermont)' circled in red, and 'Find Other Care Centers' with links to Ambulatory Surgery Centers, Bariatric Surgery Centers, New Hampshire HealthFirst Hospital Tiers, HIV Specialists, Behavioral Health Provider, and Local Participating Pharmacy. There is also an 'Additional Information' section with links to New Hampshire Access and Availability Reports, NCOA Physician Recognition Programs, The Mayo Clinic, and Centers for Disease Control & Prevention.



Emergency vs Urgent Care

Urgent care can be a convenient, lower-cost option to the emergency room

- Urgent Care is when you need medical attention right away for an unforeseen illness or injury, but your health is not in serious danger.
 - Severe sore throat
 - Sprains and strains
 - Ear or eye infection
 - Fever or flu
- Urgent Care Centers offer the following benefits:
 - Get the treatment you need, usually with less waiting time than at the ER
 - No referral necessary
 - Lower cost
- Call MVP's **24/7 Nurse Advice Line** for answers to health-related information and advice - talk to a registered nurse anytime by calling 1-800-204-4712.

Note: Services obtained at an Emergency Room or Urgent Care Center do not require approval by MVP or your Primary Care Physician (PCP), but you are encouraged to notify your PCP after treatment to arrange for follow-up care.



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Customer Care and Claims Processing



Customer Care Center



- MVP is recognized among the nation's top health insurance companies and we continually strive to raise the bar for our members
- Our **Customer Care Center** will deliver an extraordinary level of service to your employees. Our service consistently meets and exceeds performance metrics
- Regionally based, we employ local people who will work with you and your employees to navigate your health care needs



Customer Care Center



- Dedicated phone number, **1-888-MVP-MBRS (687-6277)**
 - In order to direct your call to the appropriate representative, please **call the phone number shown on the back of your ID card**
 - Representatives are available:
Monday - Friday, 8am - 8pm (Eastern Time)
Saturday, 8am - 4pm (Eastern Time)
- Provides customer-specific reporting
- Dedicated service team specializing in self-insured business
- Empowered service representatives with focus on quality and one call resolution; ***performance based on quality*** not productivity



Claims Processing Highlights



Claims Operations Mission Statement

“Together, we will work efficiently for the timely and accurate administration of member benefits and provider services at levels that exceed our customer’s expectations.”

- Dedicated Claims Processing Unit
- Aggressive Internal Performance Standards
- Quality Assurance / Audit Controls
- Appeals Process
- EOBs available online and mailed to our members



Claims Processing Facts



- In 2009, MVP received and processed over 11 million health care claims across the enterprise
- 80% of claims received electronically (clearinghouse, direct, internet)
- 80% of all claims are auto-adjudicated
- MVP has been ranked #1 for Prompt Payment compliance by the New York State Department of Insurance



Claims Processing Facts



- In 2009, MVP claims processing financial accuracy was 99.51% - above industry norm of 99.3%.
- 5% (550,000) claims were audited in 2009 through industry standard methods (stratified) to ensure payment and performance quality.
- Pricewaterhouse-Coopers SAS 70 (I & II) – No exceptions noted in claims adjudication, claims QA, provider agreement setup, benefit/product setup, and testing.
- MVP claim processing is routinely audited by major employer groups, State and Federal Agencies, Internal Audit, and various audit organizations (Mercer, KPMG, etc.).



Billing



- You will receive one bill each month representing all employees (unless you have additional subgroups, in which case you would receive a monthly bill for each subgroup of employees)
- Payment is due on the first of the month as billed, and must be paid in full as noted on the invoice (there is a 30-day grace period)
 - Enrollment changes should be faxed to EAS at **1-518-386-7885**
- There are three payment options:
 - Set up an Electronic Funds Transfer (EFT) by contacting your account manager with your banking information
 - Pay by check or money order to the address provided on the invoice
 - Enroll in direct debit where MVP will withdraw the premium payment on the first of each month. To enroll, contact your Premium Billing Representative.





Important Contact Information

Customer Care Center 1-888-MVP-MBRS (687-6277)

- For urgent claims, pharmacy, coverage and product-related questions

Dental Customer Care 1-800-480-5640 M-F, 8:30am – 5pm (Eastern Time)

Employer Account Services (EAS)

Email: EASeligibility@mvphealthcare.com for non-urgent enrollment status, eligibility and ID card questions

Fax: **1-518-386-7885** for faxing add on and employee changes to existing groups. The Group ID number, effective date and approval signature **must** appear on each application sent to EAS

Group Service Center 1-800-TALK-MVP (825-5687), option 5 for general questions on billing, enrollment, products and claims

Medco Customer Service 1-800-716-3752 (TTY Users: 1-800-759-1089).

Small Business Unit (1-50 employees) 1-888-687-9872

Your packet also includes contact information for your account management team.



Transition Support Tools



Employer and Member Toolkits



MVP is committed to providing you with transition support tools that help you and your employees make the most of your MVP health plan.

We have developed employer and member toolkits.

The **Employer Toolkit** comes with information on MVP and material specific to your health plan offering(s). There are sections available for you to store all material you receive from MVP.



The **Member Toolkit** is available for EPO/PPO and HDHP members.

Contact your MVP sales representative for a supply.



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Pharmacy Solutions



Through our partnership with Medco, MVP offers **personalized online pharmacy services** such as My RX Choices[®] - a prescription drug comparison and savings program that helps members quickly find possible lower-priced prescription options with personalized, real-time pricing information.



Additional Online Resources:

- Drug Search Tool
- Pharmacy Locator
- Guidance on Transitioning Prescriptions
- Other Pharmacy Management Programs



Online Resources



Navigate to the MVP Health Care Web site at: www.mvphealthcare.com.

Select the **Manage Prescriptions** tab.



Manage Prescriptions



- Search the Formulary
- Find a Pharmacy
- Visit the Medco Pharmacy – order refills, access *My Rx Choices®* and search drug comparison tools
- CuraScript Specialty Pharmacy
- Prescription Drug Forms
- FAQs
- and more!

The screenshot shows the MVP Health Care Member website interface. At the top, there is a navigation bar with links for Help, Resources / Forms, Feedback, Contact Us, and a search box. Below this is a banner image of a family. The main navigation menu includes Manage Your Account, Find A Doctor, Live Healthy, Learn About Our Plans, and Manage Prescriptions. The Manage Prescriptions section is active, displaying a sidebar with various options and a main content area. The sidebar includes sections for Drug Coverage, Pharmacy Benefits, Filling Your Prescription, and Prescription Drug FAQs. The main content area features a heading for 'Manage Prescriptions' and a link to 'MVP Prescription Drug Formulary' which is circled. Below this, there are sections for 'MVP Option and MVP Option Family' and 'Drug Search'. The 'Prescription Drug Forms' link in the sidebar is also circled. Arrows from the list on the left point to these two circled items.



Medco Health Solutions



Medco is MVP's pharmacy benefit manager (PBM) for retail and mail order prescription drug coverage. In addition to processing pharmacy claims, Medco also offers:

- My Rx Choices® - a breakthrough prescription savings program that helps you find lower-cost alternatives, if available, for medications you take on an ongoing basis. The online tool also features a *Price a Medication* option which gives you real-time pricing information so you can easily compare costs for:
 - Generic equivalents
 - Preferred brand drugs and generic alternatives
 - Ordering through retail and mail-order (if applicable)
 - Copayment due
- After creating an online account, you can manage and obtain information about your prescriptions, such as:
 - Order refills
 - Transfer retail prescriptions to mail order online
 - Check order status
 - Mail order and retail drug pricing comparisons
 - Online mail order and retail history
 - Prescription expense summary for retail and mail order claims
 - Online "Ask the Pharmacist" with 24-hour turnaround



Maximum Allowable Cost “MAC”

Brand/Generic Difference Program



- When a generic drug becomes available, the FDA determines whether it is equivalent to the brand name drug.
- Drugs which receive the rating “A” are considered a therapeutically equivalent substitute to the brand name drug.
- When your doctor writes a prescription for a generic drug, you will have the benefit of a lower copayment AND receive the same clinical benefits as the brand name drug.
- If you and your doctor determine that you must use the brand name product and your doctor indicates *Dispense As Written* on the prescription, you may be responsible for the generic copayment plus the difference in cost between the generic and the brand name drug.



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Population Health Management and Wellness



A Complete *and Completely Different* Approach to Wellness

We support employers in developing a culture of health – helping to control health care costs and improve the overall health and performance of the workforce. We see wellness at the center of these efforts.

- MVP was one of the first plans in the nation to reward progress, not perfection – offering outcome based programs and incentives
- We are committed to preventive care as a proven cost control strategy – that’s why we include preventive care into every plan we offer
- We provide personalized support and guidance for your employees
 - Healthy employees can benefit from member discounts and coaching by phone or online
 - At-risk employees can take advantage of interactive self-care tools and personalized lifestyle coaching
 - Employees with chronic conditions can count on expert guidance from Condition Health Management specialists



Population Health Management Programs

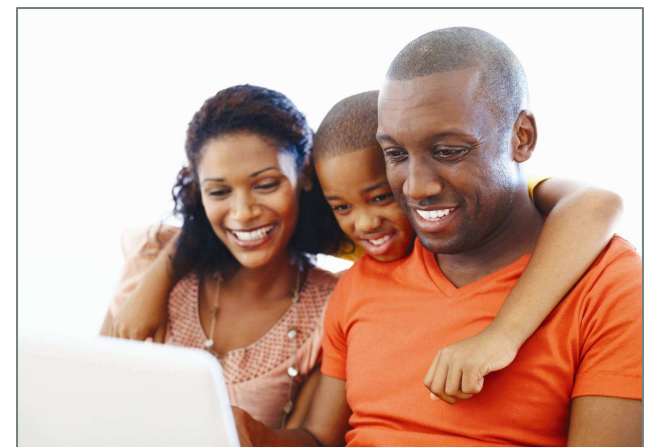
A complete, and completely different, approach to wellness



- Online Wellness Tools, including MVP's Personal Health Assessment (PHA)
- Condition Health and Case Management
- Expert Advice with MVP's 24/7 Nurse Advice Line
- Choose Healthy Exclusive Member Discounts



available with all commercial plans



Online Wellness Tools



Navigate to the MVP Health Care Web site at: www.mvphealthcare.com.

Select the **Live Healthy** tab.

The screenshot shows the MVP Health Care website interface. At the top left is the MVP Health Care logo. To the right are navigation links: Help, Resources / Forms, Feedback, and Contact Us. A search bar with a 'Go' button and a 'Log In/Register' button are also present. Below the navigation is a 'Helping You...' section with a list of links: Manage Your Account, Find a Doctor, Live Healthy (circled in red with an arrow pointing to the text 'Select the Live Healthy tab'), Learn About Our Plans, and Manage Prescriptions. To the right of this list is a large banner image of two women smiling in a gym, with the text 'take on life & live well'. Below the banner is a horizontal menu with tabs: Members, Medicare Members, Providers, Employers, and Brokers. The 'Members' tab is currently selected. Below the menu is a date display showing 'Today is Fri JAN 27'. To the right of the date are three columns of content: 'Latest MVP Health Care News' with three news items, 'Community Events & Programs' with three event listings, and a 'Live Healthy' section with three links: 'Looking for a health care plan? Discover MVP Health Care.', 'Read the latest on Health Care Reform.', and 'Join the discussion with MVP's CEO Dave Oliker on his blog, Health Care Perspectives.'



Online Wellness Tools



- Wellness Classes
- Preventive Health Guidelines
- Health Tools and Calculators
- Population Health Management Programs
- Member Discounts
- WellStyle Extras Getting Started Guide (for EPO/PPO/HDHP members)

Members can click on the **Wellness Tools & Activities** Button to complete their PHA, download a Health Risk Screening Form, redeem WellStyle Rewards and more.

The screenshot shows the MVP Health Care Member website interface. At the top, there is a navigation bar with links for 'Help', 'Resources / Forms', 'Feedback H', 'Contact Us', and a search box. Below this is a banner image of a family walking in a field. The main navigation menu includes 'Home', 'Manage Your Account', 'Find A Doctor', 'Live Healthy', 'Learn About Our Plans', and 'Manage Prescriptions'. The 'Live Healthy' section is active, displaying a 'Wellness Tools & Activities' button. A black arrow points from the text on the left to this button. The page content includes sections for 'Live Healthy - Main', 'Health Promotion Activities', 'Preventive Health', 'Population Health Management Programs', and 'ChooseHealthy™ Discounts'. There are also sidebars for 'Classes & Programs' and 'Member Discounts'.



Online Wellness Tools



MVP HEALTH CARE Healthyroads.

Home Coaching Planners Tools Resources Store Online Competitions My Programs Calendar My Account | Log Out

Home

Don't Know where to start
[Take Your Personal Health Assessment!](#)

Welcome, Mvp10 Demo10! March 14, 2011

Personal Health Assessment

Here are some quick tools to get you started:

- Get a health score.
- Set goals based on your needs.
- Find out more about your health habits.

[Go to your Personal Health Plan now.](#)

Your Exercise Planner
View Exercise Programs

Your Nutrition Planner
View Nutrition Programs

Your Favorite Tools
View Favorite Tools

About Our Courses

Our self-guided courses can help you learn more about a variety of health and fitness topics at your own pace. Our goal is to give you the information you need to help you reach your goals.

Featured Resources



- [Good Mental Health at Home](#)
- [Get the Skinny on Fat](#)
- [High vs. Low Stress Living: What's the Difference?](#)

Get Health Info Straight from the Experts!

Check out our [Health Expert Blog](#) to keep up with the latest health and wellness trends, and share your thoughts with other members!

Get Custom Health Tips

Sign up for targeted emails that matter to YOU and your personal health goals!

Condition Health Management

- Clinicians provide individualized disease-specific education, health coaching, guidance and care coordination aimed at improving a member's self-management skills
- Health coaches motivate members to make lifestyle changes that improve their condition focusing on individual member accountability
 - Asthma
 - Cancer (Oncology)
 - Chronic Obstructive Pulmonary Disorder (COPD)
 - Depression
 - Diabetes
 - Dialysis
 - Heart Events (heart attack or blockages)
 - Heart Failure
 - Low Back Pain



Case Management



- Case managers provide assistance to members or their caregivers as they navigate complex medical needs
- Clinicians assist with discharge planning and provide care coordination for high-utilization, high-cost and/or catastrophic cases
- Social work services that help connect members to community resources and services
- Little Footprintssm for high-risk pregnancies



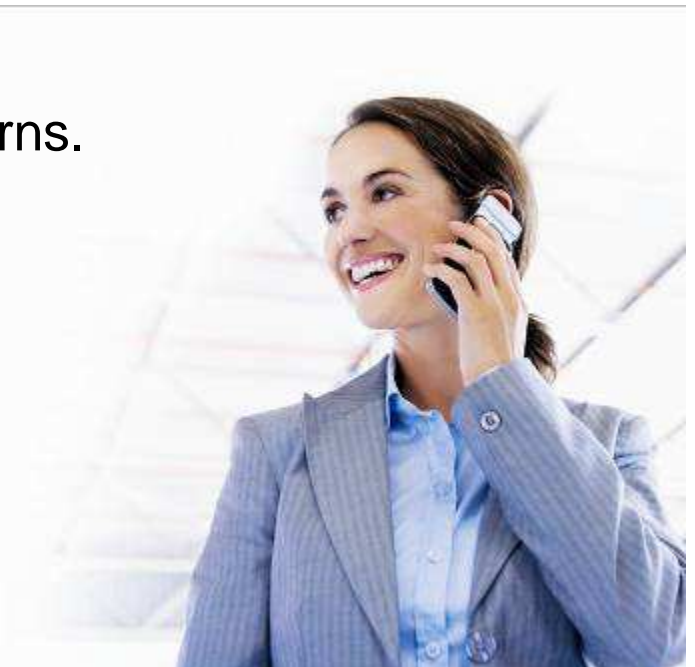


24/7 Nurse Advice Line

Expert advice is just a phone call away, even on weekends, when you call MVP's 24/7 Nurse Advice Line with non-emergency questions.

Talk with a registered nurse for:

- Help with a health problem in the middle of the night.
- Answers to your “what to do if” health questions.
- Guidance in preparing for doctor visits.
- Help finding information and resources about prevention and wellness, treatments, chronic conditions, and other health topics and concerns.



ChooseHealthy™ National Discount Network



Chiropractic and Acupuncture Care, Massage Therapy and Dietetic Counseling

- Access to more than 20,000 credentialed providers who offer a 25% discount

Fitness Clubs and Exercise Centers

- “Best pricing” on membership and a free trial offer at 15,000 facilities

Search and Shop Online

- Click *ChooseHealthy* at mvphealthcare.com for provider listings and the ChooseHealthy store (up to 40% off retail plus free shipping!)



Note: ChooseHealthy is NOT insurance. Members pay participating providers directly for discounted services.



WellStyle Extra's

with \$300 WellStyle Rewards



WellStyle Rewards is an outcome-based program that rewards members for achieving recommended biometric guidelines (BMI, blood pressure, cholesterol, etc) and other evidence-based achievements

- Incentives members to practice healthy habits all year long
- Rewards for results or achievements proven to be correlated with lower health risks and costs (i.e. biometric indicators, programs with a proven ROI)
- Provides validated data for year-over-year trend and data tracking at the plan and employer level
- Includes up to \$300 in WellStyle Rewards (per contract, per year)



Personal Lifestyle Coaching



Empowering members to make better lifestyle choices through motivational goal-oriented coaching, ongoing education, problem solving, barrier elimination and encouragement.

Members can access up to 52 sessions (total) annually

- Weight Management
- Tobacco Cessation
- Fitness
- Nutrition
- Stress Management
- High Blood Pressure Management
- Handling High Cholesterol
- Metabolic Syndrome Management



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Ancillary Products and Services



MVP Ancillary Products and Services



- **COBRA:** Our COBRA administration services are intended to alleviate the employers' administrative burdens. Our hands-on approach enables us to be responsive and flexible to your needs. We provide one-on-one attention and strive to exceed your expectations with our high level of personal service.
- **Dental Plans:** Clinical studies have shown a strong correlation between oral health and overall medical health. That's why we offer a wide range of coverage options to help you meet this need.
- A **Flexible Spending Account (FSA)** enables your employees to set aside their own pretax dollars to cover qualified, out-of-pocket medical expenses. Our FSA integrates seamlessly with your MVP benefits plan – making administration simpler for both you and your employees. It can also be used in combination with an HRA or HSA.



Account Funding Solutions



- A **Health Savings Account (HSA)** provides a way to help you and your employees cover out-of-pocket expenses associated with their high-deductible plans. It is an actual bank account that can be funded by you and/or your employee, offering potential tax advantages. The money in this account can roll over from year to year and it belongs to your employee.
- A **Health Reimbursement Arrangement (HRA)** is similar to an HSA, except it's an account that can only be funded by you, the employer, and can only be accessed by current employees. If your employee leaves the company, the funds roll back to you - giving you more control.



Conclusion



A Trusted Partner, a Better Choice



- Leading the marketplace in **product innovation, wellness and technology.**
- Delivering **unique health and wellness programs** with every plan – offering **personalized support and incentives** to drive actionable, everyday wellness.
- Offering **new and flexible** ways to **control your costs** – this year, next year and in the years to come.
- MVP will be your partner and trusted resource for all of your health care needs – delivering on our promise and our proven ability – to help everyone in your organization **take on life and live well!**

Thank you for choosing MVP!



Questions?

