

Show Us Your Smile!

Members told us they were having trouble finding a dentist that was in our network. We heard you, and we made changes—because you are at the heart of everything we do.

In 2025, your MVP Medicare plan includes flexible dental coverage that you can use at any dentist, anywhere.

Here's how it works:

- Your plan has an annual allowance that you can use toward preventive and comprehensive dental services
- Your allowance was preloaded on to your Benefits Mastercard[®] Prepaid Card from our partner NationsBenefits[®]
- Your allowance was ready to spend on the first day of your coverage—there is no deductible
- You can use your Prepaid Benefits Card to pay for your dental services. The amount of your visit is deducted from your allowance

continued on next page...



Get ready!

MVP is creating a brand new publication coming to your mailbox this spring!

continued from cover page...

Two allowances, one card

If you had the over-the-counter (OTC) benefit in 2024, keep using the same Prepaid Benefits Card in 2025 for both your dental and OTC benefits. Your Prepaid Benefits Card is the only card you need to access your dental benefit, you'll no longer need to show your MVP Member ID card at the dentist. If you aren't sure where your Prepaid Benefits Card is, you can order a replacement:

Sign in to your NationsBenefits account at **MVP.NationsBenefits.com** and select *Manage Card*, then *Replace Card Request*. In the Benefits Pro app, tap *Flex Card* and *Replace Card*.

You can also call NationsBenefits at **1-855-996-4327** (TTY 711), seven days a week from 8 am–8 pm Eastern Time.



Not sure how much your allowance is?

Review your Evidence of Coverage (EOC) to find the amount of your dental or OTC allowance. Your EOC is in your Member Guide online in Gia® at **my.mvphealthcare.com**. Your NationsBenefits account is also a good place to see how much of your allowance you have left.



To learn more about your 2025 benefits and how to use them, visit **my.mvphealthcare.com/MVPResources**.

Your Prepaid Benefits Card is not a credit card, and it cannot be used at an ATM, to receive cash back, or to buy prescription drugs, alcohol, tobacco, firearms, or gift cards.

Find Cost-Shares in Gia

You may have noticed cost-shares have been removed from MVP Member ID cards. We've removed plan details that could change yearly so you can keep this same Member ID card for as long as you're in the same plan. Sign in to Gia online at **my.mvphealthcare.com** and select *My Plan*, then *My Benefits* to view all your cost-shares.



Make the Most of Your Part D Coverage

By now, you are aware of the changes to Medicare Part D prescription drug coverage. We hope these changes have made your life a little easier. With lower prices, capped spending, and the closing of the donut hole, you can feel more confident and less stress about getting the medication you need.



- Review your Medicare Formulary—this document includes the cost-share tier that you pay at the pharmacy
- Review our \$0 Preferred Generic Drug List. Tier 1 of the Formulary (Preferred Generic Drugs) includes select drugs to treat diabetes, blood pressure, bone health, and high cholesterol
- Get a 100-day supply of many Tier 1 drugs right at the pharmacy—just ask your provider to write a prescription for a 100-day supply



For more information about your Medicare Part D coverage, visit mvphealthcare.com/PartD.

Benefits may vary by plan. If your plan is provided by an employer or former employer, review your Evidence of Coverage (EOC) to confirm your plan benefits.

Schedule Your Annual Wellness Visit Today

An Annual Wellness Visit is a check-up that is fully covered by your MVP health plan. This check-up is one of the best ways to take charge of your health.

Here are some tips for scheduling and completing your visit:

- ➔ When you call to make your appointment, make sure you specifically ask to schedule your “Annual Wellness Visit”
- ➔ Before your visit, your Primary Care Provider will ask you to complete a Health Risk Assessment (HRA)—the HRA asks about your health status, injury risks, and urgent health needs
- ➔ Always come to your Annual Wellness Visit prepared with your medical and family history, immunization records, a list of your current medications (prescribed and over-the-counter), and any questions or concerns you have
- ➔ When you are checking out of your current Annual Wellness Visit, ask them to schedule next year’s visit

An Annual Wellness Visit is often confused with an annual physical exam.

Your Annual Wellness Visit is not a “hands-on” exam like a physical. Use this table to better understand the differences between these two visits.

	Annual Wellness Visit	Annual Physical Exam
Review your medical and family history	✓	✓
Check height, weight, blood pressure	✓	✓
Examine ears, nose, and throat		✓
Listen to your heart and lungs		✓
Take urine and blood samples for routine lab work		✓
Refill medications		✓
Create or update a list of all current providers and medications	✓	
Document major surgeries and hospitalizations	✓	
Assess social barriers to care	✓	
Look for signs of memory loss or depression	✓	
Advise starting, increasing, or maintaining an exercise routine	✓	
Discuss any concerns about incontinence or bladder control	✓	
Assess your risk of falling and give you tips for fall prevention	✓	
Create or update your personalized prevention plan to cover the next 5-10 years	✓	
End-of-life planning	✓	

! To learn more about the Annual Wellness Visit, visit mvphealthcare.com/AnnualWellnessVisit.

Be Well Rewards

With MVP **Be Well Rewards**, once you complete your Annual Wellness Visit, you will earn a \$100 reward card.

For more information about **Be Well Rewards**, including how to redeem your reward card, sign in to Gia[®] online at my.mvphealthcare.com and select *Well-Being*, then *Be Well Rewards*.

Members must complete an Annual Wellness Visit between January 1 and November 30, 2025, to earn their \$100 reward card in 2025.



Want to Make a Difference?

Join our Medicare Advisory Council!

Imagine being able to help make your health insurance better. You can, by joining our advisory council! This council is made up of a group of people who use Medicare and meet to talk about their experiences.

Joining our council is a great way to:



Help others

Make MVP Medicare Advantage better for everyone.



Learn more

Understand Medicare better for yourself.



Meet new people

Connect with others in your community.

Upcoming Sessions:

Tuesday, April 1

9-11 am

Capital Region Chamber
5 Computer Drive South, Albany

Thursday, April 3

9-11 am

Lifespan in the Shoppes at Lac De Ville shopping plaza
1900 S. Clinton Avenue, Rochester

If you would like to join, call the MVP Medicare Customer Care Center at **1-800-665-7924** (TTY 711), or email us at advisorycouncil@mvphealthcare.com.

2025 Medicare Member Welcome Webinar

Thank you to everyone who attended our MVP Medicare Advantage webinars. If you were not able to join, watch the recording by visiting mvphealthcare.com/MVPResources.

“
The webinar was very informative. The presenters put a human touch on insurance.
”

Medicare CAHPS Survey Coming Soon!

We value your feedback!

Starting in March, CMS will send the Medicare CAHPS (Consumer Assessment of Healthcare Providers and Systems) survey to a random selection of our members. This is your opportunity to share your experiences with MVP, and with your providers.

The survey will ask about your recent health care interactions and visits. All responses are anonymous. Your participation is valuable and helps us improve our services and ensures that we meet your needs.



Living Well



Health and Wellness or Prevention Information

MVP Medicare Customer Care Center

1-800-665-7924 TTY 711 mvphealthcare.com

Call seven days a week, 8 am–8 pm Eastern Time.
April 1–September 30, call Monday–Friday, 8 am–8 pm.

©2025 NationsBenefits, LLC. and NationsOTC, LLC. NationsOTC is a registered trademark of NationsOTC, LLC. All other marks are the property of their respective owners.

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circles design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration.

If any information in Living Well conflicts with provisions of your Evidence of Coverage (your Contract), the provisions of your Contract take precedence over Living Well articles and information.

MVP Health Plan, Inc. is an HMO-POS/PPO organization with a Medicare contract. Enrollment in MVP Health Plan depends on contract renewal.