

MINIMUM VALUE ZERO BENEFIT SUMMARY



COVERED MEDICAL BENEFITS	MV ZERO*
Annual Deductible	\$0
Out-of-PocketMax** (for covered services)	\$7,150 individual / \$14,300 family
Preventive / Wellness	Covered 100%
Primary Care / Specialist Visits	\$15 Copay
Urgent Care	\$50 Copay
Emergency Services (excludes ambulance)	\$400 copay then Reference-Based Pricing***
Diagnostic Services including Labs and X-Rays (excludes advanced imaging)	\$50 copay
Inpatient Hospital Services including Physician Fees	\$1,000 copay then covers 80% of Reference-Based Pricing*** allowable
Outpatient Hospital Services	Not Covered
Generic Prescription Drugs	\$40 copay

*Pregnancy office visits for members and member spouses are covered (not dependent children). Maternity labs, x-rays, ultrasounds and related services are not covered.

**The out-of-pocket maximum applies to most of the medical services covered under the plan. Certain services, including emergency and inpatient services, are subject to reference-based pricing (see definition below) and patients may be billed beyond the out-of-pocket maximum for these services.

***Reference-based pricing reimburses providers using a percentage of Medicare coverage amounts as a reference point for the reimbursement totals on emergency and inpatient services. The MV Zero plan pays 125% of the Medicare allowable coverage amount for such services. Patients will be responsible for paying the remaining balance beyond the provider reimbursement amount. For additional information or questions about covered services please contact SBMA customer service at (888) 505-7724 option 2.

**Preventive
Services
covered
100%**

**Coverage for
emergency
and inpatient
hospital
services**

**Additional
pharmacy
discounts
through
SmithRx**



To locate providers participating in the MultiPlan® PHCS network call (888) 922-4362 or visit www.multiplan.com and click "Find a Provider" located in the top right-hand corner and follow the steps below

1. After acknowledging you have read the disclaimer at the bottom of the screen, click on the green "Select Network" button
2. When selecting your network, choose "PHCS," then "Practitioner Plus Ancillary"
3. Enter one of the search criteria suggested in the search box to begin your search
4. If your browser settings don't allow your location to be detected, enter a zip code



Using Your Prescription Drug Card at Retail Pharmacies

Please present your medical identification card along with your prescription to any of our 67,000+ retail pharmacies every time you fill your prescription. You can access a participating pharmacy list at www.mysmithrx.com. For additional support, call (844) 454-5201 any time.