

## Notes from MVP Informational Meeting

February 2, 2012

### Meeting purpose

- MVP's continuing commitment to health care needs
- Options if Kodak makes changes
- Enrollment assistance if you want to make MVP plans

### What it is not about

- Kodak time line for decisions
- Out of area plans
- Pre-65 coverage (This plan will not be rolled out for "several" months. After the meeting, I talked with a VP from MVP to get some ideal of the what this plan might look like. The current general MVP plan for those under 65 runs around \$1200/month - not cheap. However, if Kodak continued to exist and offer health care to employees, then MVP would be obligated to allow retirees cut off from their retirement plan to put into a Cobra at Kodak rates. That rate might be \$800-\$900/month. The Cobra would run until the individual turned 65. The only catch - Kodak would have to successfully merge from Chapter 11)

### Good news - MVP will keep everyone covered with no lapse in coverage.

- If Kodak drops coverage, people have 61 days to act (Medicare rule.)
- Everyone with a Kodak plan would be automatically eligible
- Additional plans - all with no deductibles and affordable month premiums starting at \$0
- No pre-existing conditions apply
- Current prior authorizations apply

MVP is the #1 Medicare Advantage plan in NY State. Medicare rates MVP 4.5 stars for health and drug benefits.

### For MVP Medicare Members

- Same Silver Sneaker program
- Same Medicare Part D formulary
- Bonus: lower copay for Tier 2 drugs - from \$45 to \$35
- Same copay for Tier 1, Tier 4, and Tier 5 Drugs
- Same assistance in the Donut Hole
- Same \$100 Health Dollars annual allowance (health activities, sports lessons, safe driving lessons.)
- Same \$65 emergency room copay everywhere in the world
- Same full coverage for Home Health Care
- Same skilled nursing facility coverage. Days 1-20 covered in full, \$135 for days 21 - 100

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Most Preventive care services remain the same

- Annual physical
- Mammograms
- Prostate
- Colorectal
- Etc

Out of Network coverage

- Emergency room world wide
- Urgently needed care – you continue to pay \$40 or less for unplanned urgency needed care anywhere in the US
- For routine and planned care, you can still choose doctors who are in and outside of MVP's provider network
- For routine and planned care, you pay for care received from providers outside of the network

What is different with HMO – POS coverage. There is a handout, which starts on the next page. Note that these policies include some dental and glass coverage. There are three choices

- Gold Anywhere PPO is premium plan, not chosen by that many: \$254/month
- Preferred Gold HMO-POS: \$102.50/month – most popular and a lot like EK
- Gold Value HMO-POS: \$0 with part D; higher co-pays. Good for the healthy.

You may qualify for these Part D Drug Coverage resources

- You may be eligible for EPC subsidy to lower month premium
- Can still use VA with MVP Part D
- May be eligible for Extra Help (also called low Income Subsidy)

If one goes to a new plan, they will keep the same MVP Member ID number and the same MVP Medicare Customer Care Center on Alexander.

Husband and wife can have different plans.

New dedicated Kodak Service Line. 1-888-325-7791

[www.mvphealthcare.com/kodak](http://www.mvphealthcare.com/kodak)