

Medical Benefits	MV Zero
Annual Deductible	\$0
Out-of-Pocket Max ¹ (for covered services)	\$7,150 individual / \$14,300 family
Preventive / Wellness	Covered 100%
Primary Care / Specialist Visits ²	\$15 Copay
Urgent Care	\$50 Copay
Emergency Services (excludes ambulance)	\$400 Copay then subject to Reference-Based Pricing ³
Diagnostic Services (Labs and X-Rays) Excludes Advanced Imaging (Ultrasounds, CT, PET, MRI, etc.)	\$50 Copay
Inpatient Hospital Services including Physician Fees	\$1,000 Copay then covers 80% of allowable Reference-Based Pricing ³
Outpatient Hospital Services	Not Covered
Generic Prescription Drugs	\$40 Copay

¹The out-of-pocket maximum refers to covered services only. Specific services, including emergency services, are subject to reference-based pricing (see definition below) and patients may be billed beyond the out-of-pocket maximum for these services.

²Maternity office visits for members and member spouses are covered (not dependent children). Maternity labs, x-rays, ultrasounds and other related services are not covered.

³Reference-based pricing reimburses providers using a percentage of Medicare coverage as the reference point for the reimbursement total. The MV Zero plan pays 125% of the Medicare allowable coverage for applicable services. Patients will be responsible for paying any remaining balance beyond the provider reimbursement total. For additional regarding reference-based pricing, please contact SBMA at 1.888.505.7724 option 2

Preventive
Services
covered
100%

Coverage for
emergency
and inpatient
hospital
services

Additional
pharmacy
discounts
through
SmithRx

Locating a participating provider in the PHCS network all begins with the specific network logo on the front of your medical ID card. Please locate the PHCS logo on your card and follow the instructions below.



By phone: call 1.877.952.7427

Online: visit www.multiplan.com/phcspracanc 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 & 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

Present your medical card 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 1.844.454.5201

