

New York Individual Direct 2026 Premier® & Premier Plus® Plans

UTICA/WATERTOWN REGIONChenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, Otsego, and St. Lawrence



See other side for New York Individual Marketplace plans.

MVP Premier Plus Plans (Non-Standard)											
Non-Standard plans contain unique features that enhance the value of the benchmark benefits.											
Gold					Silver			Bronze			
1	2 QHDHP	4	13	14 (NEW!)	3 QHDHP	12	13	2	3 QHDHP	6 QHDHP	7

Cost-share amounts below are the co-pay or co-insurance after the deductible is met, unless noted as not subject to deductible (NoDD). All plans include dependent care coverage until the end of the month the dependent turns 26. **Cost-shares in red indicate a change from the 2025 plan.**

Plan Deductible ¹ Individual/Family	\$1,200/\$2,400	\$1,750/\$3,500 AGG	\$0/\$0	\$4,000/\$8,000	\$0/\$0	\$2,650/\$5,300 AGG	\$3,350/\$6,700	\$2,900/\$5,800	\$6,400/\$12,800	\$6,000/\$12,000	\$7,200/\$14,400	\$10,150/\$20,300
Out-of-Pocket Maximum ¹ Individual/Family	\$5,900/\$11,800	\$6,900/\$13,800	\$8,200/\$16,400	\$8,000/\$16,000	\$8,000/\$16,000	\$6,900/\$13,800	\$9,200/\$18,400	\$9,400/\$18,800	\$8,900/\$17,800	\$7,500/\$15,000	\$7,200/\$14,400	\$10,150/\$20,300
HSA Eligible	No	Yes	No	No	No	Yes	No	No	Yes	Yes	Yes	No

Medical

Primary Care/Specialist Visit	3 PCP visits at \$0 NoDD, then \$15 NoDD/\$50	\$5/\$25	3 PCP visits at \$0 then \$40/\$50	\$0 NoDD/\$0 NoDD	5 PCP visits at \$0 then \$25/\$50	\$30/\$60	\$0 NoDD/\$50	3 PCP visits at \$0 NoDD, then \$35/\$50	3 PCP visits at 0% NoDD, then 40%/40%	\$30/\$50	\$0/\$0	3 PCP visits at \$0 NoDD, then 0%/0%
Hospital Facility Inpatient/Outpatient	\$500/\$200	\$400/\$100	\$1,000/\$350	20%/\$1,000	\$1,200/\$200	\$500/\$250	\$1,000/\$400	\$500/\$350	40%/40%	30%/\$100	\$0/\$0	0%/0%
Urgent Care/Emergency Room	\$50 NoDD/\$350 NoDD	\$25/\$75	\$50/\$500	\$0 NoDD/\$500	\$100/\$450	\$60/\$325	\$50 NoDD/\$350	\$50/\$300	40%/40%	\$50/\$500	\$0/\$0	0%/0%
Gia Virtual Care Services	\$0 NoDD ³	\$0 NoDD ³	\$0 ³	\$0 NoDD ³	\$0 ³	\$0 NoDD ³	\$0 NoDD ³	\$0 NoDD ³	0% NoDD ³	\$0 NoDD ³	\$0 NoDD ³	0% NoDD ³
Diagnostic Radiology/Laboratory Outpatient	\$50/\$50 NoDD	\$25/\$25	\$50/\$50	\$50/\$50 NoDD	\$50/\$50	\$60/\$60	\$150/\$75 NoDD	\$50/\$50	40%/40%	\$50/\$50	\$0/\$0	0%/0%
Diabetic Supplies/Insulin	\$15 NoDD/\$0 NoDD	\$5/\$0 NoDD	\$40/\$0	\$0 NoDD/\$0 NoDD	\$25/\$0	\$30/\$0 NoDD	\$0 NoDD/\$0 NoDD	\$35/\$0 NoDD	40%/\$0 NoDD	\$30/\$0 NoDD	\$0/\$0 NoDD	0%/\$0 NoDD

Pediatric Dental and Vision for Dependents to Age 19

Pediatric Dental Class 1/Class 2/Class 3 and Orthodontia Two Dental Exams per Year	\$25 NoDD/ 20%/50%	\$25/20%/50%	\$25/20%/50%	\$25 NoDD/ 20%/50%	\$25/20%/50%	\$25/20%/50%	\$25 NoDD/20%/50%	\$25 NoDD/20%/50%	\$25 NoDD/20%/50%	\$25/20%/50%	\$0/0%/0%	\$0 NoDD/0%/0%
Pediatric Vision Annual Exam/Set of Eyewear	\$50/50%	\$25/50%	\$50/50%	\$0 NoDD/20%	\$50/50%	\$60/50%	\$50/50%	\$50/50%	40%/40%	\$50/50%	\$0/0%	0%/0%

Pharmacy

Prescription Deductible Individual/Family	\$100/\$200 (Brand Name Only)	Integrated with Medical	\$0/\$0	\$250/\$500 (Brand Name Only)	\$0/\$0	Integrated with Medical	Tier 2&3 Integrated with Medical	\$0/\$0	Integrated with Medical	Integrated with Medical	Integrated with Medical	Tier 2&3 Integrated with Medical
Prescription Cost-Share Tier1/Tier2/Tier3	\$10 NoDD/20%/40%	\$5/\$15/\$25 (Preventative Drugs NoDD)	\$10/30%/50%	\$0 NoDD/\$40/\$80	\$0/50%/50%	\$10/\$45/\$90 (Preventative Drugs NoDD)	\$5 NoDD/\$45/\$90	\$0 NoDD/\$20 NoDD/\$65 NoDD	\$5/\$60/\$80	\$10/\$45/\$90 (Preventative Drugs NoDD)	\$0/\$0/\$0 (Preventative Drugs NoDD)	\$5 NoDD/0%/0%

Premium Monthly Rates

Rates effective January 1, 2026–December 31, 2026.

Single	\$1,200.90	\$1,176.45	\$1,238.58	\$1,161.69	\$1,236.74	\$999.45	\$1,021.12	\$995.89	\$753.97	\$785.37	\$817.90	\$744.84
Single + Spouse	\$2,401.80	\$2,352.90	\$2,477.16	\$2,323.38	\$2,473.48	\$1,998.90	\$2,042.24	\$1,991.78	\$1,507.94	\$1,570.74	\$1,635.80	\$1,489.68
Single + Child(ren)	\$2,041.53	\$1,999.97	\$2,105.59	\$1,974.87	\$2,102.46	\$1,699.07	\$1,735.90	\$1,693.01	\$1,281.75	\$1,335.13	\$1,390.43	\$1,266.23
Single + Spouse + Child(ren)	\$3,422.57	\$3,352.88	\$3,529.95	\$3,310.82	\$3,524.71	\$2,848.43	\$2,910.19	\$2,838.29	\$2,148.81	\$2,238.30	\$2,331.02	\$2,122.79

MVP Premier Plans (Standard)				
Standard plans are based on what the state dictates must be included in benefit details.				
Platinum	Gold	Silver	Bronze	
1	1	1	1 QHDHP	2

\$0/\$0	\$775/\$1,550	\$2,450/\$4,900	\$5,500/\$11,000	\$4,125/\$8,250
\$2,000/\$4,000	\$10,150/\$20,300	\$10,150/\$20,300	\$8,050/\$16,100	\$10,150/\$20,300
No	No	No	Yes	Yes

\$15/\$35	\$25/\$40	1 combined visit at \$30 NoDD/\$65 NoDD; then \$30/\$65	50%/50%	3 combined visits at \$50 NoDD/\$75 NoDD, then \$50/\$75
\$500/\$100	\$1,000/\$100	\$1,500/\$150	50%/50%	\$1,500/\$150
\$55/\$100	\$60/\$150	\$70/\$500	50%/50%	\$75/\$500
\$0 ³	\$0 NoDD ³	\$0 NoDD ³	0% NoDD ³	\$0 NoDD ³
\$35/\$35	\$40/\$40	\$75/\$50	50%/50%	\$75/\$50
\$15/\$0	\$25/\$0 NoDD	\$30/\$0 NoDD	50%/\$0 NoDD	\$50/\$0 NoDD

Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
\$15/10%	\$25/20%	\$30/30%	50%/50%	\$50/50%

\$0/\$0	\$0/\$0	\$0/\$0	Integrated with Medical	Integrated with Medical
\$10/\$30/\$60	\$10 NoDD/\$35 NoDD/\$70 NoDD	\$15 NoDD/\$40 NoDD/\$75 NoDD	\$10/\$35/\$70	\$10/\$35/\$70

\$1,502.86	\$1,226.32	\$1,005.32	\$757.99	\$792.73
\$3,005.72	\$2,452.64	\$2,010.64	\$1,515.98	\$1,585.46
\$2,554.86	\$2,084.74	\$1,709.04	\$1,288.58	\$1,347.64
\$4,283.15	\$3,495.01	\$2,865.16	\$2,160.27	\$2,259.28

¹ Unless otherwise noted, all plan deductibles and/or out-of-pocket maximums are embedded.
² Visit(s) may be any combination of Primary Care, Specialist, Outpatient Mental Health Care, or Outpatient Substance Use Services.
³ Gia virtual care services include 24/7 primary and urgent care, nutrition, and some behavioral health services. Beginning January 1, 2026, Gia virtual care services are \$0 before the deductible on qualified high-deductible health plans. Some specialty virtual care providers included in Gia, in-person visits, and referrals may be subject to the plan's applicable co-pay/cost-share. Estimated visit costs will be listed in Gia at the time of service.
QHDHP: Qualified High-Deductible Health Plan
NoDD: Not subject to deductible (only applies to plans with a deductible)
Premium rates include a 2% broker commission.
All MVP NY Individual plans are pending Medicare Creditable Coverage determination review.

Aggregate vs. Embedded Aggregate (AGG): For a family plan with an aggregate deductible, all individuals on the plan pay together toward one deductible amount before the plan will make payments. Embedded (EMB): For a family plan with an embedded deductible, each member pays their own, individual deductible. Once an individual has met their deductible, no further deductible is required of them for that plan year. Other family members continue to pay toward their individual deductibles until the family deductible is met. An embedded out-of-pocket maximum works the same way. These plan overviews are intended to provide a general outline of coverage. For comprehensive benefit details, please review your Certificate of Coverage (COC), Schedule of Benefits, Summary of Benefits and Coverage (SBC), and any applicable Rider(s). Your COC, SBC, and Rider(s) will be controlling. These documents can be found in your MVP online account, or are available by request. For details, call 1-800-TALK-MVP (1-800-825-5687). Health benefit plans are issued and administered by MVP Health Plan, Inc.; MVP Health Insurance Company; MVP Select Care, Inc.; and MVP Health Services Corp., operating subsidiaries of MVP Health Care, Inc. Not all plans available in all states and counties.

\$600 Well-Being Reimbursement
Included on all MVP NY Individual plans!
Get reimbursed up to \$600 per contract, per calendar year for well-being items, programs, and activities.

The Official Health Plan Marketplace

Questions? We're here to help!
Call 1-800-TALK-MVP (1-800-825-5687) or visit mvphealthcare.com/shop.
To learn more about applying for health insurance, including Medicaid, Child Health Plus, Essential Plan, and Qualified Health Plans through NY State of Health, The Official Health Plan Marketplace, visit www.nystateofhealth.ny.gov or call 1-855-355-5777.