

Get ViiP

Affordable health insurance
for individuals.

Dear Prospective MVP member,

Thank you for considering ViiP (Vermont Individual Indemnity Plan) from MVP Health Care - making quality health insurance affordable for Vermont residents (and their families) not covered by a group plan.

Below you will find a list of materials that you must complete and return to MVP in order to apply for coverage under this plan.

- **ViiP Rate Quote Table:** Please follow the instructions and complete the ViiP Rate Quote Table (or call 1-800-683-9488 and we'll calculate your rate for you). The quote(s) listed are only valid for the rate period noted on the Quote Table. Please be sure to have the quote signed.
- **ViiP Enrollment/Change Form:** Please complete all sections of this form. All covered adults need to sign the form.
- **ViiP College Student Waiver:** If they are applying for coverage for a dependent age 19 or older who is a full-time student (carrying 12 credits or more per semester) at a qualifying college or university, please complete the college student waiver form. This will enable your child to access care while away at college.
- **Your Check** made payable to MVP Health Insurance Company in the amount of the first month's premium. Remember, with ViiP, you have the option to renew your coverage month-by-month...so there are no long-term commitments!

Your complete application package including all items checked above must be postmarked by the last day of the month in order for coverage to begin on the first of the following month. Premium rate quotes change monthly. If the application package is not postmarked by the last day of the month, you will need to make a request for a new ViiP Rate Quote Table.

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Eligibility Requirements

There is no medical exam required and you are guaranteed coverage with ViiP if you meet all eligibility requirements.

A person is **NOT** eligible for ViiP coverage if **ANY** of the following apply:

- A. Eligible for Medicare due to age;
- B. Covered for similar benefits under another individual policy or contract;
- C. Is or could be covered for similar benefits under a group policy, plan or contract, or continuation coverage, and would be over-insured according to MVP's standards for over-insurance;
- D. The person fails to provide MVP with information needed to make a decision as to eligibility or over-insurance;
- E. The person is offered ViiP as an employee or member of a small group as a means of circumventing the small group requirements of the Vermont Banking and Insurance Law.

We look forward to serving you.

If you have any questions, please contact the MVP Vermont Sales Department by calling toll-free 1-800-683-9488 during normal business hours.

Sincerely,

David Parsons
Vermont Sales Department
MVP Health Insurance Company

P.S. Get peace of mind for yourself and your family - with ViiP from MVP. Complete the enclosed enrollment forms now.