



 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-882-8633 or visit [www.avmed.org](http://www.avmed.org) and sign into the Member Portal. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call 1-800-882-8633 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	<a href="#">In-Network</a> : \$8,150 Individual / \$16,300 Family <a href="#">PHCS Network</a> : \$8,150 Individual / \$16,300 Family <a href="#">Out-of-Network</a> : \$24,450 Individual / \$48,900 Family Accumulates across all benefit levels.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. <a href="#">In-Network preventive care</a> , certain <a href="#">prescription drugs</a> are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No. There are no other specific <a href="#">deductibles</a> .	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	<a href="#">In-Network</a> : \$8,150 Individual / \$16,300 Family <a href="#">PHCS Network</a> : \$8,150 Individual / \$16,300 Family <a href="#">Out-of-Network</a> : \$24,450 Individual / \$48,900 Family Accumulates across all benefit levels.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limit</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Premiums</a> , <a href="#">prescription drug</a> brand additional charges and manufacturer assistance, <a href="#">balance billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://www.avmed.org">www.avmed.org</a> or call 1-800-882-8633 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	PHCS Network (outside AvMed Service Area) (You will pay more)	Out-of-Network (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary Care visit to treat an injury or illness	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	Additional charges may apply for non-preventive services performed in the Physician's office.
	<a href="#">Specialist</a> visit	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	Additional charges may apply for non-preventive services performed in the Physician's office.
	<a href="#">Preventive care/screening</a> /immunization	No Charge	No Charge	No charge after <a href="#">deductible</a>	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	Independent facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated facility: No charge after <a href="#">deductible</a>	Independent facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated facility: No charge after <a href="#">deductible</a>	Independent facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated facility: No charge after <a href="#">deductible</a>	Charges for office visits may apply if services are performed in a Physician's office. Charges for certain other labs and Specialty labs will be higher.
	Imaging (CT/PET scans, MRIs)	Independent facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated facility: No charge after <a href="#">deductible</a>	Independent facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated facility: No charge after <a href="#">deductible</a>	Independent facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated facility: No charge after <a href="#">deductible</a>	Charges for office visits or Physician/professional services may also apply depending on where services are received.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug</a>	Value generic drugs (Tier 1)	30-day supply: \$20 <a href="#">copay</a> / prescription; 90-day supply: \$50 <a href="#">copay</a> / prescription	Not Covered	Not Covered	Certain <a href="#">preventive</a> medications (including certain contraceptives) are covered at No Charge.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	PHCS Network (outside AvMed Service Area) (You will pay more)	Out-of-Network (You will pay the most)	
<a href="#">coverage</a> is available at <a href="http://www.avmed.org">www.avmed.org</a>	Generic drugs (Tier 2)	30-day supply: \$30 <a href="#">copay</a> / prescription; 90-day supply: \$75 <a href="#">copay</a> / prescription	Not Covered	Not Covered	<p>Certain limits may apply, including, for example: <a href="#">Prior authorization</a>, step therapy, quantity limits.</p> <p>Covered drugs in Tiers 1-4 are available up to a 90-day supply at retail pharmacies; and a 60-90-day supply via mail order.</p> <p>Drugs in Tier 5 are available up to a 30-day supply, at retail pharmacies only.</p> <p>Brand additional charges may apply.</p> <p>Coupons or any other third-party <a href="#">prescription drug cost-sharing</a> assistance will not apply toward any calendar year <a href="#">deductible</a> or <a href="#">out-of-pocket limit</a>.</p>
	Preferred brand drugs (Tier 3)	30-day supply: \$50 <a href="#">copay</a> / prescription; 90-day supply: \$125 <a href="#">copay</a> / prescription	Not Covered	Not Covered	
	Non-Preferred brand drugs (Tier 4)	30-day supply: \$100 <a href="#">copay</a> / prescription; 90-day supply: \$250 <a href="#">copay</a> / prescription	Not Covered	Not Covered	
	<a href="#">Specialty drugs</a> (Tier 5)	50% <a href="#">coinsurance</a> (Retail only)	Not Covered	Not Covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Independent facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated facility: No charge after <a href="#">deductible</a>	Independent facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated facility: No charge after <a href="#">deductible</a>	Independent facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated facility: No charge after <a href="#">deductible</a>	<a href="#">Prior authorization</a> required.
	Physician/surgeon fees	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	<a href="#">Prior authorization</a> required.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">In-Network deductible</a>	No charge after <a href="#">In-Network deductible</a>	AvMed must be notified within 24-hours of inpatient admission following <a href="#">emergency services</a> , or as soon as reasonably possible. Charges are waived if admitted.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	PHCS Network (outside AvMed Service Area) (You will pay more)	Out-of-Network (You will pay the most)	
	<a href="#">Emergency medical transportation</a>	Ground: No charge after <a href="#">deductible</a> ; Air/Water: No charge after <a href="#">deductible</a>	Ground: No charge after <a href="#">In-Network deductible</a> ; Air/Water: No charge after <a href="#">In-Network deductible</a>	Ground: No charge after <a href="#">In-Network deductible</a> ; Air/Water: No charge after <a href="#">In-Network deductible</a>	None
	<a href="#">Urgent care</a>	Independent <a href="#">urgent care</a> facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated <a href="#">urgent care</a> facility: No charge after <a href="#">deductible</a> ; Retail clinic: No charge after <a href="#">deductible</a>	Independent <a href="#">urgent care</a> facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated <a href="#">urgent care</a> facility: No charge after <a href="#">deductible</a> ; Retail clinic: No charge after <a href="#">deductible</a>	Independent <a href="#">urgent care</a> facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated <a href="#">urgent care</a> facility: No charge after <a href="#">deductible</a> ; Retail clinic: No charge after <a href="#">deductible</a>	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	<a href="#">Prior authorization</a> required.
	Physician/surgeon fees	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	<a href="#">Prior authorization</a> required.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	<a href="#">Prior authorization</a> may be required.
	Inpatient services	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	<a href="#">Prior authorization</a> may be required.
<b>If you are pregnant</b>	Office visits	Routine OB or midwife: No charge after <a href="#">deductible</a>	Routine OB or midwife: No charge after <a href="#">deductible</a>	Routine OB or midwife: No charge after <a href="#">deductible</a>	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	PHCS Network (outside AvMed Service Area) (You will pay more)	Out-of-Network (You will pay the most)	
	Childbirth/delivery professional services	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	Maternity care may include tests and services described elsewhere in the SBC (e.g., ultrasound).
	Childbirth/delivery facility services	Hospital: No charge after <a href="#">deductible</a> ; Birthing center: Same as routine OB	Hospital: No charge after <a href="#">deductible</a> ; Birthing center: Same as routine OB	Hospital: No charge after <a href="#">deductible</a>	<a href="#">Prior authorization</a> required.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	Limited to 20 skilled visits per calendar year. Approved treatment <a href="#">plan</a> required.
	<a href="#">Rehabilitation services</a>	Independent facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated facility: No charge after <a href="#">deductible</a> ; Chiropractic services: No charge after <a href="#">deductible</a>	Independent facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated facility: No charge after <a href="#">deductible</a> ; Chiropractic services: No charge after <a href="#">deductible</a>	Independent facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated facility: No charge after <a href="#">deductible</a> ; Chiropractic services: No charge after <a href="#">deductible</a>	Limited to 35 visits per calendar year for outpatient rehabilitative PT, OT, ST, cardiac rehab, pulmonary rehab, and chiropractic services combined. Cardiac and pulmonary rehab require <a href="#">prior authorization</a> .
	<a href="#">Habilitation services</a>	Independent facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated facility: No charge after <a href="#">deductible</a>	Independent facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated facility: No charge after <a href="#">deductible</a>	Independent facility: No charge after <a href="#">deductible</a> ; Hospital-affiliated facility: No charge after <a href="#">deductible</a>	None
	<a href="#">Skilled nursing care</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	Limited to 60 days post-hospitalization care per calendar year. <a href="#">Prior authorization</a> required.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	PHCS Network (outside AvMed Service Area) (You will pay more)	Out-of-Network (You will pay the most)	
	<a href="#">Durable medical equipment</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	Excludes vehicle modifications, home modifications, exercise equipment, and bathroom equipment.
	<a href="#">Hospice services</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	No charge after <a href="#">deductible</a>	Physician certification required.
<b>If your child needs dental or eye care</b>	Children's eye exam	\$35 <a href="#">copay</a> / exam	\$35 <a href="#">copay</a> / exam	No charge after <a href="#">deductible</a>	Limited to one exam per calendar year to determine the need for sight correction.
	Children's glasses	Not Covered	Not Covered	Not Covered	None
	Children's dental check-up	Not Covered	Not Covered	Not Covered	None

## Excluded Services & Other Covered Services:

### Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Acupuncture
- Bariatric Surgery
- Child Dental Check Up
- Child Glasses
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids
- Infertility Treatment
- Long-term Care
- Non-Emergency Care When Traveling Outside the U.S.
- Private-Duty Nursing
- Routine Eye Care (Adult)
- Routine Foot Care
- Weight Loss Programs

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Chiropractic Care

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the Florida Office of Insurance Regulation at 1-877-693-5236 or [www.floir.com/consumers](http://www.floir.com/consumers), the U.S. Department of Labor, Employee Benefits Security Administration, at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact AvMed's Member Engagement Center at 1-800-882-8633. For plans subject to ERISA, you may also contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program can help you file your [appeal](#). Contact the Florida Department of Financial Services, Division of Consumer Services, at 1-877-693-5236 or [www.floir.com/consumers](http://www.floir.com/consumers)

### Does this plan provide Minimum Essential Coverage? **Yes**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

### Does this plan meet the Minimum Value Standards? **Yes**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

### Language Access Services:

Para obtener asistencia en Español, llame al 1-800-882-8633.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$8,150	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$8,150	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$8,150
■ <a href="#">Specialist</a>	Not Applicable	■ <a href="#">Specialist</a>	Not Applicable	■ <a href="#">Specialist</a>	Not Applicable
■ Hospital (facility)	Not Applicable	■ Hospital (facility)	Not Applicable	■ Hospital (facility)	Not Applicable
■ Other	Not Applicable	■ Other	Not Applicable	■ Other	Not Applicable
This EXAMPLE event includes services like: <a href="#">Specialist</a> office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <a href="#">Diagnostic tests</a> ( <i>ultrasounds and blood work</i> ) <a href="#">Specialist</a> visit ( <i>anesthesia</i> )		This EXAMPLE event includes services like: <a href="#">Primary care physician</a> office visits ( <i>including disease education</i> ) <a href="#">Diagnostic tests</a> ( <i>blood work</i> ) <a href="#">Prescription drugs</a> <a href="#">Durable medical equipment</a> ( <i>glucose meter</i> )		This EXAMPLE event includes services like: <a href="#">Emergency room care</a> ( <i>including medical supplies</i> ) <a href="#">Diagnostic tests</a> ( <i>x-ray</i> ) <a href="#">Durable medical equipment</a> ( <i>crutches</i> ) <a href="#">Rehabilitation services</a> ( <i>physical therapy</i> )	
<b>Total Example Cost</b>	<b>\$12,700</b>	<b>Total Example Cost</b>	<b>\$5,600</b>	<b>Total Example Cost</b>	<b>\$2,800</b>
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$8,150	<a href="#">Deductibles</a>	\$1,000	<a href="#">Deductibles</a>	\$2,800
<a href="#">Copayments</a>	\$10	<a href="#">Copayments</a>	\$1,300	<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$0	<a href="#">Coinsurance</a>	\$0	<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$8,210</b>	<b>The total Joe would pay is</b>	<b>\$2,320</b>	<b>The total Mia would pay is</b>	<b>\$2,810</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.