



 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 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 or call 1-800-882-8633 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|--|---|
| What is the overall deductible? | In-Network : \$5,000 Individual / \$10,000 Family PHCS Network : \$5,000 Individual / \$10,000 Family Out-of-Network : \$15,000 Individual / \$30,000 Family Accumulates across all benefit levels. | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible . |
| Are there services covered before you meet your deductible? | Yes. In-Network and PHCS Network preventive care is covered before you meet your deductible . | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other deductibles for specific services? | No. There are no other specific deductibles . | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan? | In-Network : \$6,750 Individual / \$13,500 Family PHCS Network : \$6,750 Individual / \$13,500 Family Out-of-Network : \$20,250 Individual / \$40,500 Family Accumulates across all benefit levels. | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limit until the overall family out-of-pocket limit has been met. |
| What is not included in the out-of-pocket limit? | Premiums , prescription drug brand additional charges and manufacturer assistance, balance billing charges, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit . |
| Will you pay less if you use a network provider? | Yes. See www.avmed.org or call 1-800-882-8633 for a list of network providers . | This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| Do you need a referral to see a specialist? | No. | You can see the specialist you choose without a referral . |



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 provider's office or clinic | Primary Care visit to treat an injury or illness | 10% coinsurance after deductible | 10% coinsurance after deductible | 50% coinsurance after deductible | Additional charges may apply for non-preventive services performed in the Physician's office. |
| | Specialist visit | 10% coinsurance after deductible | 10% coinsurance after deductible | 50% coinsurance after deductible | Additional charges may apply for non-preventive services performed in the Physician's office. |
| | Preventive care/screening /immunization | No Charge | No Charge | 50% coinsurance after deductible | You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for. |
| If you have a test | Diagnostic test (x-ray, blood work) | Independent facility: 10% coinsurance after deductible ; Hospital-affiliated facility: 10% coinsurance after deductible | Independent facility: 10% coinsurance after deductible ; Hospital-affiliated facility: 10% coinsurance after deductible | Independent facility: 50% coinsurance after deductible ; Hospital-affiliated facility: 50% coinsurance after deductible | 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: 10% coinsurance after deductible ; Hospital-affiliated facility: 10% coinsurance after deductible | Independent facility: 10% coinsurance after deductible ; Hospital-affiliated facility: 10% coinsurance after deductible | Independent facility: 50% coinsurance after deductible ; Hospital-affiliated facility: 50% coinsurance after deductible | Charges for office visits or Physician/professional services may also apply depending on where services are received. |

| 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) | |
| <p>If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.avmed.org</p> | Value generic drugs (Tier 1) | 30-day supply: \$10 copay / prescription after deductible ; 90-day supply: \$25 copay / prescription after deductible | Not Covered | Not Covered | <p>Certain preventive medications (including certain contraceptives) are covered at No Charge.</p> <p>Certain limits may apply, including, for example: Prior authorization, 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 prescription drug cost-sharing assistance will not apply toward any calendar year deductible or out-of-pocket limit.</p> |
| | Generic drugs (Tier 2) | 30-day supply: \$20 copay / prescription after deductible ; 90-day supply: \$50 copay / prescription after deductible | Not Covered | Not Covered | |
| | Preferred brand drugs (Tier 3) | 30-day supply: \$50 copay / prescription after deductible ; 90-day supply: \$125 copay / prescription after deductible | Not Covered | Not Covered | |
| | Non-Preferred brand drugs (Tier 4) | 30-day supply: \$100 copay / prescription after deductible ; 90-day supply: \$250 copay / prescription after deductible | Not Covered | Not Covered | |
| | Specialty drugs (Tier 5) | 30% coinsurance after deductible (Retail only) | Not Covered | Not Covered | |

| 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 have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | Independent facility: 10% coinsurance after deductible ; Hospital-affiliated facility: 10% coinsurance after deductible | Independent facility: 10% coinsurance after deductible ; Hospital-affiliated facility: 10% coinsurance after deductible | Independent facility: 50% coinsurance after deductible ; Hospital-affiliated facility: 50% coinsurance after deductible | Prior authorization required. |
| | Physician/surgeon fees | 10% coinsurance after deductible | 10% coinsurance after deductible | 50% coinsurance after deductible | Prior authorization required. |
| If you need immediate medical attention | Emergency room care | 10% coinsurance after deductible | 10% coinsurance after In-Network deductible | 10% coinsurance after In-Network deductible | AvMed must be notified within 24-hours of inpatient admission following emergency services , or as soon as reasonably possible. Charges are waived if admitted. |
| | Emergency medical transportation | Ground: 10% coinsurance after deductible ; Air/Water: 50% coinsurance after deductible | Ground: 10% coinsurance after In-Network deductible ; Air/Water: 50% coinsurance after In-Network deductible | Ground: 10% coinsurance after In-Network deductible ; Air/Water: 50% coinsurance after In-Network deductible | None |
| | Urgent care | Independent urgent care facility: 10% coinsurance after deductible ; Hospital-affiliated urgent care facility: 10% coinsurance after deductible ; Retail clinic: 10% coinsurance after deductible | Independent urgent care facility: 10% coinsurance after deductible ; Hospital-affiliated urgent care facility: 10% coinsurance after deductible ; Retail clinic: 10% coinsurance after deductible | Independent urgent care facility: 50% coinsurance after deductible ; Hospital-affiliated urgent care facility: 50% coinsurance after deductible ; Retail clinic: 50% coinsurance after deductible | 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) | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 10% coinsurance after deductible | 10% coinsurance after deductible | 50% coinsurance after deductible | Prior authorization required. |
| | Physician/surgeon fees | 10% coinsurance after deductible | 10% coinsurance after deductible | 50% coinsurance after deductible | Prior authorization required. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | 10% coinsurance after deductible | 10% coinsurance after deductible | 50% coinsurance after deductible | Prior authorization may be required. |
| | Inpatient services | 10% coinsurance after deductible | 10% coinsurance after deductible | 50% coinsurance after deductible | Prior authorization may be required. |
| If you are pregnant | Office visits | Routine OB or midwife: 10% coinsurance after deductible | Routine OB or midwife: 10% coinsurance after deductible | Routine OB or midwife: 50% coinsurance after deductible | None |
| | Childbirth/delivery professional services | 10% coinsurance after deductible | 10% coinsurance after deductible | 50% coinsurance after deductible | Maternity care may include tests and services described elsewhere in the SBC (e.g., ultrasound). |
| | Childbirth/delivery facility services | Hospital: 10% coinsurance after deductible ; Birthing center: Same as routine OB | Hospital: 10% coinsurance after deductible ; Birthing center: Same as routine OB | Hospital: 50% coinsurance after deductible | Prior authorization required. |
| If you need help recovering or have other special health needs | Home health care | 10% coinsurance after deductible | 10% coinsurance after deductible | 50% coinsurance after deductible | Limited to 20 skilled visits per calendar year. Approved treatment plan 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) | |
| | Rehabilitation services | Independent facility: 10% coinsurance after deductible ; Hospital-affiliated facility: 10% coinsurance after deductible ; Chiropractic services: 10% coinsurance after deductible | Independent facility: 10% coinsurance after deductible ; Hospital-affiliated facility: 10% coinsurance after deductible ; Chiropractic services: 10% coinsurance after deductible | Independent facility: 50% coinsurance after deductible ; Hospital-affiliated facility: 50% coinsurance after deductible ; Chiropractic services: 50% coinsurance after deductible | 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 prior authorization . |
| | Habilitation services | Independent facility: 10% coinsurance after deductible ; Hospital-affiliated facility: 10% coinsurance after deductible | Independent facility: 10% coinsurance after deductible ; Hospital-affiliated facility: 10% coinsurance after deductible | Independent facility: 50% coinsurance after deductible ; Hospital-affiliated facility: 50% coinsurance after deductible | None |
| | Skilled nursing care | 10% coinsurance after deductible | 10% coinsurance after deductible | 50% coinsurance after deductible | Limited to 60 days post-hospitalization care per calendar year. Prior authorization required. |
| | Durable medical equipment | 10% coinsurance after deductible | 10% coinsurance after deductible | 50% coinsurance after deductible | Excludes vehicle modifications, home modifications, exercise equipment, and bathroom equipment. |
| | Hospice services | 10% coinsurance after deductible | 10% coinsurance after deductible | 50% coinsurance after deductible | Physician certification required. |
| If your child needs dental or eye care | Children's eye exam | 10% coinsurance after deductible | 10% coinsurance after deductible | 50% coinsurance after deductible | Limited to one exam per calendar year to determine the need for sight correction. |
| | Children's glasses | Not Covered | Not Covered | Not Covered | 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) | |
| | 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 .) | | |
|---|--|---|
| <ul style="list-style-type: none"> Acupuncture Bariatric Surgery Child Dental Check Up Child Glasses Cosmetic Surgery | <ul style="list-style-type: none"> Dental Care (Adult) Hearing Aids Infertility Treatment Long-term Care Non-Emergency Care When Traveling Outside the U.S. | <ul style="list-style-type: none"> 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.) |
|--|
| <ul style="list-style-type: none"> 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, the U.S. Department of Labor, Employee Benefits Security Administration, at 1-866-444-3272 or 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. 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 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. 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

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 plan's overall deductible | \$5,000 | ■ The plan's overall deductible | \$5,000 | ■ The plan's overall deductible | \$5,000 |
| ■ Specialist coinsurance | 10% | ■ Specialist coinsurance | 10% | ■ Specialist coinsurance | 10% |
| ■ Hospital (facility) coinsurance | 10% | ■ Hospital (facility) coinsurance | 10% | ■ Hospital (facility) coinsurance | 10% |
| ■ Other coinsurance | 10% | ■ Other coinsurance | 10% | ■ Other coinsurance | 10% |
| This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>) | | This EXAMPLE event includes services like: Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>) | | This EXAMPLE event includes services like: Emergency room care (<i>including medical supplies</i>) Diagnostic tests (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services (<i>physical therapy</i>) | |
| Total Example Cost | \$12,700 | Total Example Cost | \$5,600 | Total Example Cost | \$2,800 |
| 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> | |
| Deductibles | \$5,000 | Deductibles | \$5,000 | Deductibles | \$2,800 |
| Copayments | \$10 | Copayments | \$200 | Copayments | \$0 |
| Coinsurance | \$800 | Coinsurance | \$0 | Coinsurance | \$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 |
| The total Peg would pay is | \$5,870 | The total Joe would pay is | \$5,220 | The total Mia would pay is | \$2,800 |

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