AvMed Embrace better health® **Individual Empower HSAQ MS350-IN27** **Coverage for: Individual or Individual + Family | Plan Type: POS**

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 1-800-477-8768 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 1-800-477-8768 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network Tier A : $3,500 Individual / $7,000 Family In-Network Tier B: $3,500 Individual / $7,000 Family Out-of-Network: $10,500 Individual / $21,000 Family	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 preventive care	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?	Yes. $60 per child for Pediatric Dental. Doesn't apply to the overall deductible. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	In-Network Tier A: $8,250 Individual / $16,500 Family In-Network Tier B: $8,250 Individual / $16,500 Family Out-of-Network: $24,750 Individual / $49,500 Family Pediatric Dental is limited to $450 per child or $900 for 2 or more children.	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 1-800-477-8768 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 Tier A (You will pay the least)	In-Network Tier B (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	20% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	Additional charges may apply for non-preventive services performed in the Physician's office.
	Specialist visit	20% coinsurance after deductible	20% 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, deductible does not apply	No Charge, deductible does not apply	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: 20% coinsurance after deductible; Hospital-affiliated facility: 20% coinsurance after deductible	Independent facility: 20% coinsurance after deductible; Hospital-affiliated facility: 20% 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: 20% coinsurance after deductible; Hospital-affiliated facility: 20% coinsurance after deductible	Independent facility: 20% coinsurance after deductible; Hospital-affiliated facility: 20% 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 Tier A (You will pay the least)	In-Network Tier B (You will pay more)	Out-of-Network (You will pay the most)	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.avmed.org	Generic drugs (Tier 1 & Tier 2)	Preferred generic drugs 30-day supply: 20% coinsurance after deductible; 90-day supply: 20% coinsurance after deductible Generic drugs 30-day supply: 20% coinsurance after deductible; 90-day supply: 20% coinsurance after deductible	Preferred generic drugs 30-day supply: 20% coinsurance after deductible; 90-day supply: 20% coinsurance after deductible Generic drugs 30-day supply: 20% coinsurance after deductible; 90-day supply: 20% coinsurance after deductible	Not Covered	Certain preventive medications (including certain contraceptives) are covered at No Charge. Certain limits may apply, including, for example: Prior authorization, step therapy, quantity limits. 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. Drugs in Tier 5 are available up to a 30-day supply, at retail pharmacies only. Brand additional charges may apply. Coupons or any other third-party prescription drug cost-sharing assistance will not apply toward any calendar year deductible or out-of-pocket limit.
	Preferred brand drugs (Tier 3)	30-day supply: 20% coinsurance after deductible; 90-day supply: 20% coinsurance after deductible	30-day supply: 20% coinsurance after deductible; 90-day supply: 20% coinsurance after deductible	Not Covered	
	Non-Preferred brand drugs (Tier 4)	30-day supply: 20% coinsurance after deductible; 90-day supply: 20% coinsurance after deductible	30-day supply: 20% coinsurance after deductible; 90-day supply: 20% coinsurance after deductible	Not Covered	
	Specialty drugs (Tier 5)	20% coinsurance after deductible (Retail only)	20% coinsurance after deductible (Retail only)	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Independent facility: 20% coinsurance after deductible; Hospital-affiliated facility: 20% coinsurance after deductible	Independent facility: 20% coinsurance after deductible; Hospital-affiliated facility: 20% coinsurance after deductible	Independent facility: 50% coinsurance after deductible; Hospital-affiliated facility: 50% coinsurance after deductible	Prior authorization required.
	Physician/ surgeon fees	20% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	Prior authorization required.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		In-Network Tier A (You will pay the least)	In-Network Tier B (You will pay more)	Out-of-Network (You will pay the most)	
If you need immediate medical attention	Emergency room care	20% coinsurance after deductible	20% coinsurance after In-Network deductible	20% 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: 20% coinsurance after deductible; Air/Water: 50% coinsurance after deductible	Ground: 20% coinsurance after In-Network deductible; Air/Water: 50% coinsurance after In-Network deductible	Ground: 20% coinsurance after In-Network deductible; Air/Water: 50% coinsurance after In-Network deductible	None
	Urgent care	Independent urgent care facility: 20% coinsurance after deductible; Hospital-affiliated urgent care facility: 20% coinsurance after deductible; Retail clinic: 20% coinsurance after deductible	Independent urgent care facility: 20% coinsurance after deductible; Hospital-affiliated urgent care facility: 20% coinsurance after deductible; Retail clinic: 20% coinsurance after deductible	Independent urgent care facility: 20% coinsurance after deductible; Hospital-affiliated urgent care facility: 20% coinsurance after deductible; Retail clinic: 20% coinsurance after deductible	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	Prior authorization required.
	Physician/ surgeon fees	20% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	Prior authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	The cost sharing applies to outpatient office visits only. All other outpatient services [e.g, Detox, Neuropsychology, Psychological testing] may be subject to additional cost sharing. Prior authorization may be required.
	Inpatient services	20% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	Prior authorization may be required.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		In-Network Tier A (You will pay the least)	In-Network Tier B (You will pay more)	Out-of-Network (You will pay the most)	
If you are pregnant	Office visits	Routine OB or midwife: 20% coinsurance after deductible	Routine OB or midwife: 20% coinsurance after deductible	Routine OB or midwife: 50% coinsurance after deductible	None
	Childbirth/ delivery professional services	20% coinsurance after deductible	20% 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: 20% coinsurance after deductible; Birthing center: Same as routine OB	Hospital: 20% 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	20% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	Limited to 20 skilled visits per calendar year. Approved treatment plan required.
	Rehabilitation services	Independent facility: 20% coinsurance after deductible; Hospital-affiliated facility: 20% coinsurance after deductible; Chiropractic services: 20% coinsurance after deductible	Independent facility: 20% coinsurance after deductible; Hospital-affiliated facility: 20% coinsurance after deductible; Chiropractic services: 20% 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: 20% coinsurance after deductible; Hospital-affiliated facility: 20% coinsurance after deductible	Independent facility: 20% coinsurance after deductible; Hospital-affiliated facility: 20% coinsurance after deductible	Independent facility: 50% coinsurance after deductible; Hospital-affiliated facility: 50% coinsurance after deductible	Limited to 35 visits per calendar year for outpatient habilitative PT, OT and ST combined.
	Skilled nursing care	20% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	Limited to 60 days post-hospitalization care per calendar year. Prior authorization required.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		In-Network Tier A (You will pay the least)	In-Network Tier B (You will pay more)	Out-of-Network (You will pay the most)	
	Durable medical equipment	20% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	Excludes vehicle modifications, home modifications, exercise equipment, and bathroom equipment.
	Hospice services	20% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	Physician certification required.
If your child needs dental or eye care	Children's eye exam	20% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	Limited to one exam per calendar year to determine the need for sight correction.
	Children's glasses	20% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	Limited to one pair per calendar year from a pre-selected group of frames.
	Children's dental check-up	No charge for preventive care at Delta Dental Network providers, deductible does not apply	No charge for preventive care at Delta Dental Network providers, deductible does not apply	Preventive care may be subject to cost sharing if billed charges exceed allowed amount	Limited to one exam every 6 months. See the dental portion of your AvMed Contract for coverage details.

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
- 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.)

- Child Dental Check Up
- Child Glasses
- 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 1-800-477-8768. You may also contact your state insurance department. 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 1-800-477-8768.

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)

The plan's overall deductible	$3,500
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:
Specialist office visits (*prenatal care*)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests(*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	**$12,700**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$3,500
Copayments	$0
Coinsurance	$1,800
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$5,360**

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$3,500
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	**$5,600**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$3,500
Copayments	$0
Coinsurance	$400
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$3,920**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$3,500
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:
Emergency room care (*including medical supplies*)
Diagnostic tests (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	**$2,800**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$2,800
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,800**

The plan would be responsible for the other costs of these EXAMPLE covered services.