

**MAKE INSURANCE GREAT AGAIN®**

AVZ Benefit Solutions is all about giving you the insurance you want, the way you want it. The freedom to choose any doctor and network you want. The flexibility to customize your plans with hundreds of companies. The convenience of a dedicated local agent. The piece of mind with locked in prices for life. The affordability you deserve. These are just some of the ways we make insurance great again.®

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**EXCLUSIVE EMPLOYEE PRICING FOR:**



**Florida State Oriental  
Medical Association**



**BENEFIT SOLUTIONS**  
**PROTECTION FOR DAILY LIVING**

(561) 331-1289

[www.AVZBenefits.com](http://www.AVZBenefits.com)

# Top 10 Ways We Are Making Insurance Great Again®



**WE ARE A NATIONALLY RECOGNIZED AGENCY BROKER WITH ONE MISSION — COMPREHENSIVE HEALTH INSURANCE WITH EXTRAORDINARY COVERAGE AT UNBEATABLE PRICES.**

We accomplish this in several innovative ways. First we ask basic health questions to underwrite upfront to reward people who are in good health the lowest rates possible.

Second, since we are a broker our loyalty is to you not the insurance companies. We are able to leverage our buying power to get you the best rates with the best companies to insure the plans are in your best interest, not the other way around.

Finally, we understand health insurance is confusing and frustrating. We make your one stop shop easy. We guarantee that you will never find better coverage or a lower rate anywhere else and if you do we will give you \$50!

- 1. UNBEATABLE PRICES**  
Up to 70% more affordable than your current major medical plan with the same or better deductible.
- 2. PRICE MATCH PROMISE™**  
If we can't beat your price and give you better coverage, we will give you \$50 cash!
- 3. 3-YEAR PRICE LOCK GUARANTEE™**  
No surprise price changes for most of our supplemental plans.
- 4. LOWEST DEDUCTIBLES EVER**  
Starting at \$250 total out of pocket.
- 5. UNLIMITED NATIONWIDE NETWORK**  
Use any doctor, clinic or hospital of your choice in all 50 states!
- 6. COMPREHENSIVE CATASTROPHIC COVERAGE**  
Annual maximums up to \$5,000,000 per person and are within compliance of the Affordable Care Act (ACA).\*\*
- 7. UNLIMITED DOCTOR OFFICE AND URGENT CARE CO-PAYS**  
Access to doctors when you need it most without needing to meet your deductible.
- 8. GUARANTEED ISSUE PLANS AVAILABLE**  
Available to all individuals, families, employees, independent contractors and companies.
- 9. NO CONTRACTS, YEAR-ROUND ENROLLMENT**
- 10. 24/7 TELEMEDICINE ACCESS**  
Unlimited and no cost access to doctor consultations from your phone, able to diagnose and prescribe medications without leaving your home!



\*Price Match Promise™ must have no new health conditions or life events that may impact the issue of a new policy, and must still be the same age as original issue age of policy. Subsidized plans or those part of an employer, group or government plan such as Medicaid are not eligible.

\*\*Optional rider available.

# Monthly Premiums By Deductible

PREMIUMS BY DEDUCTIBLE AMOUNT PER PERSON					
AGE	ULTIMATE \$250 DEDUCTIBLE	DELUXE \$500 DEDUCTIBLE	CHOICE \$1,000 DEDUCTIBLE	ECONOMY \$2,500 DEDUCTIBLE	VALUE \$5,000 DEDUCTIBLE
CHILD 0-17	<b>\$425</b>	<b>\$330</b>	<b>\$255</b>	<b>\$205</b>	<b>\$170</b>
18-30	<b>\$505</b>	<b>\$390</b>	<b>\$300</b>	<b>\$240</b>	<b>\$195</b>
31-39	<b>\$585</b>	<b>\$455</b>	<b>\$345</b>	<b>\$280</b>	<b>\$225</b>
40-49*	<b>\$385</b>	<b>\$330</b>	<b>\$280</b>	<b>\$260</b>	<b>\$240</b>
50-59*	<b>\$690</b>	<b>\$595</b>	<b>\$500</b>	<b>\$470</b>	<b>\$435</b>
60-64*	<b>\$890</b>	<b>\$770</b>	<b>\$650</b>	<b>\$605</b>	<b>\$565</b>
SUPER PREFERRED MEDICAL BENEFITS					
<ul style="list-style-type: none"> <li>• Up to \$5 million in protection from new injuries and new illnesses, per member</li> <li>• 100/0 coinsurance \$0 max out of pocket after deductible is met</li> <li>• \$40 co pay for doctor visits, \$50 co pay for urgent care, \$60 co pay for specialists</li> <li>• Nationwide Aetna PPO Open Choice® network</li> <li>• Up to a 35% discount off the monthly rates when paid annually</li> <li>• \$0 per call unlimited Telemedicine access 24/7/365</li> <li>• 5 simple eligibility questions, no exams and lab work</li> <li>• 3 year price lock and guaranteed renewable once accepted</li> <li>• Year round open enrollment</li> <li>• No minimum participation requirements for groups.</li> </ul>					

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These rates are for illustrative purposes only and may vary by state. Please see your agent for an exact quote. Plans are eligible to be upgraded to include minimum essential coverage that meets the Affordable Care Act (ACA) requirements for \$85 per month per person and can be added at any time (30 days notice). Children CAN be added as a primary without a parent or guardian on the plan. \*As quoted is \$250,000 max per year, 50/50 co ins, \$5,000 max OOP, 6 months paid upfront. Can be upgraded to 100/0 co insurance, \$0 OOP and \$5 million per year max and paid monthly. See your agent for details.







## BUT WAIT, THERE'S MORE!

PRICES  
STARTING AT

<b>🔒 Dental &amp; Vision</b> \$0 co pays, choose any dentist or eye doctor of your choice with no network restrictions. Pays 100% coverage for all exams. Immediate coverage for cleanings, x-rays, extractions, braces, implants, crowns, glasses, lenses, and frames with no waiting period available.	<b>\$25.00</b>
<b>🔒 Disability</b> Paycheck replacement up to \$26,000 per month for 2 years, on or off the job coverage with \$1 million medical expenses paid, and \$200,000 AD&D. Guarantee issue plans available.	<b>\$35.00</b>
<b>🔒 Catastrophic Cash Fund</b> Pays cash direct to you from \$5,000 to \$750,000. Can be used alone or as gap plan with existing coverage. Lump sum payout for cancer, heart, accidents, hospital, ICU, comas, surgeries and more. <i>Includes Return of Premium: 100% of all money paid in comes back to you at the age of 65, minus claims.</i>	<b>\$20.00</b>
<b>🔒 Gap Insurance</b> Also known as metal gaps plans. Pays first dollar for medical expenses up to the limit of selected limit from \$1,000-\$25,000.	<b>\$15.00</b>
<b>🔒 Legal &amp; Identity Theft Insurance</b> 24/7 access to a lawyer including unlimited consultations from your phone, free will preparation, legal contract review, included defense attorney for trial, IRS audit, divorce, adoption, moving violations, speeding tickets and much more. Immediate assistance in resolving all threats if your identification has been compromised.	<b>\$9.95</b>
<b>🔒 Telemedicine</b> 24/7 Access to a doctor, unlimited consultations from your phone, able to diagnose and prescribe medications without leaving your home.	<b>\$25.00</b>
<b>🔒 Pet Insurance</b> Deductible options as low as \$50. Coverage up to \$22,000 per year for vet bills for dogs, cats, birds, snakes and everything in between.	<b>\$22.00</b>
<b>🔒 Prescription Drug Plan</b> No health questions, and comprehensive coverage, \$0 deductible to meet. Tier 1: (Generic) \$10 copay Tier 2: (Formulary Brands) \$35-50 copay	<b>\$50.00</b>
<b>🔒 1-Hour Retirement Consultation</b> A 1-on-1 meeting with a licensed strategist to help get you the tax-free retirement plan you deserve. <b>Free hour for new clients with qualified plans.</b>	<b>\$75.00</b>

🔒 = Indicates a 5 year Price Lock Guarantee.

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