AvMed Embrace better health® **Large Group Choice CM020-LG24 + MP-6219** **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 1-800-882-8633 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:** $0 Individual / $0 Family **PHCS Network:** $0 Individual / $0 Family **Out-of-Network:** $500 Individual / $1,000 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. This plan has no In-Network or PHCS Network 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:** $1,500 Individual / $3,000 Family **PHCS Network:** $1,500 Individual / $3,000 Family **Out-of-Network:** $4,500 Individual / $9,000 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	$15 copay/ visit	$15 copay/ visit	10% coinsurance after deductible	Additional charges may apply for non-preventive services performed in the Physician's office.
	Specialist visit	$30 copay/ visit	$30 copay/ visit	10% 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	10% 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 copay/ visit; Hospital-affiliated facility: $100 copay/ visit	Independent facility: $10 copay/ visit; Hospital-affiliated facility: $100 copay/ visit	Independent facility: 10% coinsurance after deductible; Hospital-affiliated facility: 10% 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: $25 copay/ visit; Hospital-affiliated facility: $200 copay/ visit	Independent facility: $25 copay/ visit; Hospital-affiliated facility: $200 copay/ visit	Independent facility: 10% coinsurance after deductible; Hospital-affiliated facility: 10% coinsurance after deductible	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 **prescription drug coverage** is available at www.avmed.org	Value generic drugs (Tier 1)	30-day supply: $3 copay/ prescription; 90-day supply: $7.50 copay/ prescription	Not Covered	Not Covered	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.
	Generic drugs (Tier 2)	30-day supply: $9 copay/ prescription; 90-day supply: $22.50 copay/ prescription	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)	
	Preferred brand drugs (Tier 3)	30-day supply: $25 copay/ prescription; 90-day supply: $62.50 copay/ prescription	Not Covered	Not Covered	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.
	Non-Preferred brand drugs (Tier 4)	30-day supply: $50 copay/ prescription; 90-day supply: $125 copay/ prescription	Not Covered	Not Covered	
	Specialty drugs (Tier 5)	50% coinsurance (Retail only)	Not Covered	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Independent facility: $250 copay/ visit; Hospital-affiliated facility: $500 copay/ visit	Independent facility: $250 copay/ visit; Hospital-affiliated facility: $500 copay/ visit	Independent facility: 10% coinsurance after deductible; Hospital-affiliated facility: 10% coinsurance after deductible	Prior authorization required.
	Physician/surgeon fees	No Charge	No Charge	10% coinsurance after deductible	Prior authorization required.
If you need immediate medical attention	Emergency room care	$100 copay/ visit	$100 copay/ visit	$100 copay/ visit	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: $150 copay/ one way ground transport; Air/Water: 50% coinsurance	Ground: $150 copay/ one way ground transport; Air/Water: 50% coinsurance	Ground: $150 copay/ one way ground transport; Air/Water: 50% coinsurance	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)	
	Urgent care	Independent urgent care facility: $30 copay/ visit; Hospital-affiliated urgent care facility: $30 copay/ visit; Retail clinic: $15 copay/ visit	Independent urgent care facility: $30 copay/ visit; Hospital-affiliated urgent care facility: $30 copay/ visit; Retail clinic: $15 copay/ visit	Independent urgent care facility: 10% coinsurance after deductible; Hospital-affiliated urgent care facility: 10% coinsurance after deductible; Retail clinic: 10% coinsurance after deductible	None
If you have a hospital stay	Facility fee (e.g., hospital room)	$250 copay/ admission	$250 copay/ admission	10% coinsurance after deductible	Prior authorization required.
	Physician/surgeon fees	No Charge	No Charge	10% coinsurance after deductible	Prior authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$15 copay/ visit	$15 copay/ visit	10% coinsurance after deductible	Prior authorization may be required.
	Inpatient services	$250 copay/ admission	$250 copay/ admission	10% coinsurance after deductible	Prior authorization may be required.
If you are pregnant	Office visits	Routine OB or midwife: Visit 1 - 1: $15 copay/ visit; Visit 2 and after: No Charge	Routine OB or midwife: Visit 1 - 1: $15 copay/ visit; Visit 2 and after: No Charge	Routine OB or midwife: 10% coinsurance after deductible	None
	Childbirth/delivery professional services	No Charge	No Charge	10% coinsurance after deductible	Maternity care may include tests and services described elsewhere in the SBC (e.g., ultrasound).
	Childbirth/delivery facility services	Hospital: $250 copay/ admission; Birthing center: Same as routine OB	Hospital: $250 copay/ admission; Birthing center: Same as routine OB	Hospital: 10% coinsurance after deductible	Prior authorization required.
If you need help recovering or have	Home health care	$30 copay/ visit	$30 copay/ visit	10% 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)	
other special health needs	Rehabilitation services	Independent facility: $30 copay/ visit; Hospital-affiliated facility: $30 copay/ visit; Chiropractic services: $15 copay/ visit	Independent facility: $30 copay/ visit; Hospital-affiliated facility: $30 copay/ visit; Chiropractic services: $15 copay/ visit	Independent facility: 10% coinsurance after deductible; Hospital-affiliated facility: 10% coinsurance after deductible; Chiropractic services: 10% 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: $30 copay/ visit; Hospital-affiliated facility: $30 copay/ visit	Independent facility: $30 copay/ visit; Hospital-affiliated facility: $30 copay/ visit	Independent facility: 10% coinsurance after deductible; Hospital-affiliated facility: 10% coinsurance after deductible	Habilitative PT, OT, and ST, when provided for the treatment of autism spectrum disorder and Down syndrome, are limited to a combined maximum of 100 visits per calendar year.
	Skilled nursing care	Day 1 - 5: $250 copay/ day per admission; Day 6 and after: No Charge	Day 1 - 5: $250 copay/ day per admission; Day 6 and after: No Charge	10% coinsurance after deductible	Limited to 60 days post-hospitalization care per calendar year. Prior authorization required.
	Durable medical equipment	$250 copay/ episode of illness	$250 copay/ episode of illness	10% coinsurance after deductible	Excludes vehicle modifications, home modifications, exercise equipment, and bathroom equipment.
	Hospice services	No Charge	No Charge	10% coinsurance after deductible	Physician certification required.
If your child needs dental or eye care	Children's eye exam	$35 copay/ exam	$35 copay/ exam	10% 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
	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, 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)

The plan's overall deductible	$0
Specialist copayment	$30
Hospital (facility) copayment	$250
Other copayment	$15

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	$0
Copayments	$300
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$360**

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

The plan's overall deductible	$0
Specialist copayment	$30
Hospital (facility) copayment	$250
Other copayment	$15

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	$0
Copayments	$800
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$820**

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

The plan's overall deductible	$0
Specialist copayment	$30
Hospital (facility) copayment	$250
Other copayment	$15

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

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0
Copayments	$900
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$900**

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