

AvMed Products at a Glance

PRODUCT	DESCRIPTION
AvMed Choice	Allows a member to use any doctor, any hospital, anywhere in the United States, all referral free. The member's co-payments, deductible and co-insurance will vary depending on the network the member selects.
AvMed Open Access	A plan that allows members to freely see any AvMed physician without a referral. With AvMed Open Access, members are not required to designate a Primary Care Physician (PCP) upon enrollment. However, AvMed encourages members to visit a PCP for routine and preventive care. Members agree to use an AvMed network doctor or hospital in order to have expenses covered, except for emergency care or in special situations when authorized by AvMed.
AvMed Open Access CareSelect	CareSelect is a benefit design for large groups that engages members by allowing them to save on their out of pocket costs based on where they choose to receive care.
AvMed Open Access POS	A POS plan that allows members referral-free office visits for any AvMed physician and the freedom to go outside the AvMed network at any time for most services. With AvMed Open Access POS, members are not required to designate a Primary Care Physician (PCP) upon enrollment. However, AvMed encourages members to visit a PCP for routine and preventive care.
AvMed HDHPs	Specialized High Deductible Health Plans (HDHPs) generally have lower premiums and can be paired with Health Savings Accounts (HSAs). The HSA compatible HDHPs are designed to actively engage consumers in using and choosing their health benefits, while providing them access to a tax free account that can serve as a long term savings mechanism for healthcare expenses.
AvMed Consumer Products	AvMed's integrated consumer-directed product line allows employers to design plans for their employees by pairing AvMed plans with funding mechanisms such as Health Reimbursement Arrangements (HRAs), Health Savings Accounts (HSAs), or Flexible Spending Accounts (FSAs). These funding mechanisms are designed to engage consumers in all aspects of their healthcare.
AvMed Medicare Choice HMO	A Medicare Advantage HMO plan that uses a full network of AvMed participating Primary Care Physicians, Specialists, Hospitals and other providers located in Miami-Dade and Broward counties. A member can use any provider who is part of the AvMed Premier Care Network.
AvMed Individual Health	A suite of benefit packages that offer a variety of price points, delivering high quality, affordable health care solutions for individuals and families. These health plan options are ideal for people who are uninsured, students, part-time workers, early retirees and even dependents.

