

# AvMed Products at a Glance

PRODUCT	DESCRIPTION
<b>AvMed Choice</b>	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.
<b>AvMed Open Access</b>	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.
<b>AvMed Consumer</b>	AvMed's consumer-directed (CDHP) product line allows employers to design plans for their employees by pairing the AvMed products with funding mechanisms such as Health Reimbursement Arrangements (HRAs and HSAs). The plans encourage preventive care and generally have higher deductibles and co-insurance. They are designed to lower premiums for employers while engaging consumers in all aspects of their health care.
<b>AvMed HSA-Compatible HDHPs</b>	Specialized consumer-directed health plans (CDHPs) generally have lower premiums and can be paired with Health Savings Accounts (HSAs). The HSA-compatible High-Deductible Health Plans (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 health care expenses.
<b>AvMed Classic</b>	A plan that allows for fully coordinated health care within the AvMed network. With AvMed Classic, members choose a Primary Care Physician (PCP) for routine and preventive care. A PCP coordinates visits to specialists. Members agree to use a network doctor or hospital to have expenses covered. Various co-payments, co-insurance and deductible options are available.
<b>AvMed Open Access POS</b>	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.
<b>AvMed Classic POS</b>	A POS plan that allows for coordinated health care through a Primary Care Physician (PCP) within the AvMed network, and offers a member the freedom to seek care outside the network at any time for most services.
<b>Medicare Premier Care HMO</b>	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.
<b>AvMed Individual Health</b>	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.

