

# AvMed Individual Health Eligibility Guidelines

## Age Requirements as of the application date:

Adults – 18 to 64 years of age

Dependents

- Spouse – Under 64 years of age
- Children – Unmarried through age 18, or until age 25 if a full-time student.
- If less than 2 months of age, must have had first well-child exam after release from the hospital (there is no underwriting for a newborn once the contract is in force, if the newborn is added within 60 days of the date of birth).

## Dependent Eligibility rules:

Eligible dependents are a spouse, an unmarried natural child, a legally adopted child living in the custody of the primary applicant or a stepchild living in the custody of the primary applicant. A child for whom the applicant has been appointed legal guardian may also be covered as an eligible dependent, pursuant to a valid court order. Foster children or children in a court-ordered custody are not eligible dependents under the AvMed Under 65 Individual policy.

**Spouse** – Legally married and residing in AvMed service area.

Common law marriages are not recognized in the state of Florida, therefore a common law spouse is not an eligible dependent.

**Children** – Unmarried and dependent upon the primary applicant for support. A child not residing with the primary applicant is eligible for benefits, assuming the residency requirements are met by the parent.

## Child-Only Policies:

Children, 2 years through age 17, may apply for coverage on their own policy. Child-only applications should be submitted with the signature of a custodial parent who has knowledge of the health of the minor child(ren). If the policy is being applied for by a non-custodial parent (i.e.; a divorced parent), the non-custodial parent should sign the application as the Applicant and the custodial parent should also sign, attesting to the child(ren)'s medical history provided on the application. If an underwriting interview is required, the custodial parent who completed the health history on the application will be interviewed.

In the case of applications involving more than one child, all children must reside in the same household. The youngest child will be the primary applicant, and any other children will be listed as dependents.

All children in an immediate family, residing in the same household, must be submitted for coverage, unless the child has health history that includes one of the ineligible health conditions listed in the Agent Guide, or if they are less than 25 months of age.

## Residency Requirements:

The applicant's primary residence address must be in Miami-Dade or Broward counties at least six full months of the year. This includes a minor child applying as the primary applicant.

A full-time college student, attending a college/university outside an AvMed Service Area, and/or the state of Florida, is not eligible to apply as the Primary Insured. However, they would be eligible to apply as a dependent on their parent's policy, assuming the residency requirement is met by the parent. A full-time college student covered as a dependent on their parent's policy can attend a college/university outside an AvMed Service Area.

## Non United States Citizens:

Applicants that are not U.S. Citizens may be considered for coverage if they have been a legal resident of the United States for a minimum of one year and have a valid Resident Alien Card (Green Card) or unexpired VISA in force through the next 18 months. They must intend and/or expect to remain in the U.S. for the next 18 months and their primary residence must be in the state of Florida (see Residency Requirements above).

Additionally, they must have consulted a physician in the U.S. in the past two years from whom medical records can be obtained by AvMed. An applicant with significant health history: cancer history, heart disorder, etc., may not be considered unless they have established a physician/patient relationship with a doctor in the United States. Medical records would be obtained by AvMed.

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## Eligibility Guidelines Continued

### Ineligible Occupations

Although not an all-inclusive list, examples of ineligible occupations are:

- Active Armed Forces personnel
- Asbestos & toxic chemical workers
- Carnival, circus or rodeo workers
- Explosives dealers, makers or handlers
- Firefighters
- Hazardous waste handlers
- High risk aviation such as: crop dusters, helicopter pilots & aerial photographers
- Off-shore oil workers
- Police, law enforcement personnel, or armed security guards
- Professional & semi-professional athletes involved in contact sports or high risk for injury
- Race car drivers
- Sky diving instructors
- Underwater or caisson workers
- Wild animal trainers

### Foreign Travel

An applicant who is contemplating travel within the next four months or extended travel of three months or more is not eligible for coverage. This includes students who travel abroad or study overseas.

### Other Medical Insurance

An AvMed Individual Health application may not be written if the applicant has other medical insurance coverage in force (with the exception of Hospital Cash, Daily Benefit plans, Critical Illness plans, Cancer Insurance plans, and Specified Disease plans) that the applicant does not intend to replace.

### Split Policies

All family members applying for coverage must apply together for the same product and benefits. Family members will not be permitted to apply separately for different products and/or benefits.

### Applicants Not Eligible to Apply

The following is a list of ineligible applicants that have not been mentioned elsewhere in these guidelines.

Applicants who are:

- Currently pregnant, spouses of pregnant women, pregnant dependents, or prospective fathers (married and single) are ineligible until after delivery and released from the physician's care.
- Currently in the process of adoption or surrogate pregnancy are ineligible until the child is placed in the home and has established care with a physician.
- Currently receiving Social Security Disability and/or early Medicare benefits, or unable to work due to disability or receiving Worker's Compensation or disability income benefits.
- About to be seen by a physician or about to enter a hospital, sanitarium, rest home, prison or other institution, or who are sick, infirm, or otherwise not healthy at the time of the application.
- Scheduled for a medical appointment within the next 30 days, including appointments for routine physicals, are ineligible until after the physician visit and after all test results are known (generally two weeks after the exam).
- Currently anticipating testing or surgery and have not been released from the physician's care.

### Medical Requirements

Individuals age 55 or older who have not seen a physician within the past two years will not be accepted for coverage. Additionally, medical conditions will be reviewed as part of the underwriting process.

Note: This section will be expanded as additional guidelines are developed and approved.