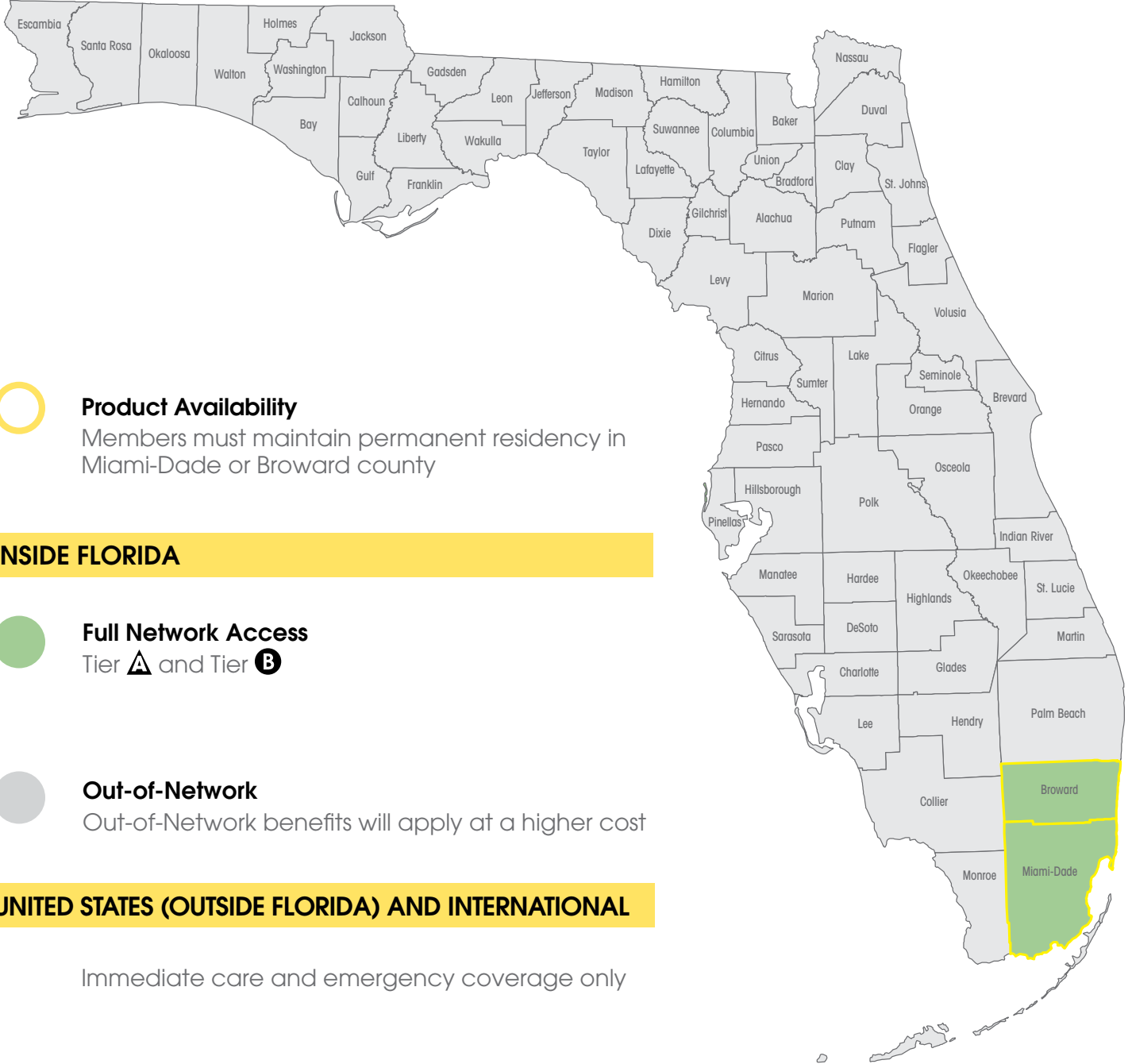


AVMED EMPOWER

2019 Individual and Family Plans (IFP)



Product Availability

Members must maintain permanent residency in Miami-Dade or Broward county

INSIDE FLORIDA



Full Network Access

Tier **A** and Tier **B**



Out-of-Network

Out-of-Network benefits will apply at a higher cost

UNITED STATES (OUTSIDE FLORIDA) AND INTERNATIONAL

Immediate care and emergency coverage only



For a description of terms, please turn this page over.

Embrace better health.®

DESCRIPTION OF TERMS

PRODUCT AVAILABILITY

Members must maintain permanent residency in Miami-Dade or Broward county.

EMPOWER TIER **A**

Select physicians, specialists, hospitals and other facilities within the AvMed Network offer lower out-of-pocket costs. These participants are listed with **A** in the AvMed Empower Directory (available on AvMed.org).

EMPOWER TIER **B**

The remainder of the AvMed Network, accessible at a higher cost-share. Tier **B** participants are listed with an icon next to their AvMed Empower Directory listings.

OUT-OF-NETWORK PROVIDERS/FACILITIES

Empower Members have the flexibility to choose out-of-network providers at a higher out-of-pocket cost. Benefits are paid up to the Maximum Allowable Payment (MAP).

EMERGENCY CARE/IMMEDIATE COVERAGE

Immediate care and emergency coverage includes qualifying services at urgent care centers, emergency rooms and emergency transportation (ambulance).



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