



## Federal Employees - HDHP Option

Coverage for: Individual or Individual + Family| Plan Type: HMO



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 1-800-88-AVMED (1-800-882-8633) or visit [www.avmed.org](http://www.avmed.org). 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.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-88-AVMED (1-800-882-8633) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$1,500 / Self-only \$3,000 / Self plus one \$3,000 / Self and family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. Copayments and coinsurance amounts do not count toward your <a href="#">deductible</a> , which generally starts over January 1. When a covered service/supply is subject to <a href="#">deductible</a> , only the Plan allowance for the service/supply counts towards the <a href="#">deductible</a> . If you have other family members on the <a href="#">plan</a> , the overall family <a href="#">deductible</a> must be met before the <a href="#">plan</a> begins to pay.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> is covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$4,000 / Self-only \$6,750 / Self plus one \$6,750 / Self and family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met. If you have other family members on the <a href="#">plan</a> , the overall family <a href="#">out-of-pocket limit</a> must be met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">prescription drug</a> brand additional charges, and services this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.avmed.org">www.avmed.org</a> or call 1-800-88-AVMED (1-800-882-8633) for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



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
		an In-Network Provider (You will pay the least)	an Out of Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	20% coinsurance after deductible	Not Covered	Additional charges may apply for non-preventive services performed in the Physician's office.
	<a href="#">Specialist</a> visit	20% coinsurance after deductible	Not Covered	Additional charges may apply for non-preventive services performed in the Physician's office.
	<a href="#">Preventive care/screening/immunization</a>	No Charge	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% coinsurance after deductible	Not Covered	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)	20% coinsurance after deductible	Not Covered	Charges for office visits or Physician/professional services may also apply depending where services are received.
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="#">www.avmed.org</a>	Generic drugs (Tier 1)	\$10 copay/ prescription after deductible (retail); \$30 copay/ prescription after deductible (mail order)	Not Covered	Retail charge applies per 30-day supply.  Generic & brand drugs: covers up to a 90-day supply at retail pharmacies and a 60-90 day supply via mail order.
	Preferred brand drugs (Tier 2)	\$30 copay/ prescription after deductible (retail); \$90 copay/ prescription after deductible (mail order)	Not Covered	Certain drugs in all tiers require prior authorization.
	Non-preferred brand drugs (Tier 3)	\$50 copay/ prescription after deductible (retail); \$150 copay/ prescription after deductible (mail order)	Not Covered	Brand additional charges may apply.
	Specialty drugs (Tier 4)	\$75 copay/ prescription after deductible (retail)	Not Covered	Specialty drugs available in 30-day supply only; not available via mail order.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		an In-Network Provider (You will pay the least)	an Out of Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance after deductible	Not Covered	Prior authorization required.
	Physician/surgeon fees	20% coinsurance after deductible	Not Covered	Prior authorization required.
If you need immediate medical attention	<a href="#">Emergency room care</a>	20% coinsurance after deductible	20% coinsurance after deductible	AvMed must be notified within 48-hours of inpatient admission following emergency services, or as soon as reasonably possible. Charges are waived if admitted.
	<a href="#">Emergency medical transportation</a>	20% coinsurance one way ground transport after deductible	20% coinsurance one way ground transport after deductible	20% coinsurance after deductible for air and water transportation.
	<a href="#">Urgent care</a>	20% coinsurance after deductible at urgent care facilities or retail clinics	20% coinsurance after deductible at urgent care facilities or retail clinics	-----None-----
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance after deductible	Not Covered	Prior authorization required.
	Physician/surgeon fees	20% coinsurance after deductible	Not Covered	Prior authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance after deductible	Not Covered	Prior authorization may be required.
	Inpatient services	20% coinsurance after deductible	Not Covered	Prior authorization may be required.
If you are pregnant	Office visits	Routine OB & midwife: 20% coinsurance after deductible	Not Covered	-----None-----
	Childbirth/delivery professional services	20% coinsurance after deductible	Not Covered	Maternity care may include tests and services described elsewhere in this SBC (e.g., ultrasound).
	Childbirth/delivery facility services	Hospital stay: 20% coinsurance after deductible; Birthing center: same as routine OB	Not Covered	Prior authorization required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		an In-Network Provider (You will pay the least)	an Out of Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	20% coinsurance after deductible	Not Covered	-----None-----
	<a href="#">Rehabilitation services</a>	20% coinsurance after deductible	Not Covered	Short term physical, occupational, and speech therapies covered for a consecutive two calendar month period per condition.
	<a href="#">Habilitation services</a>	20% coinsurance after deductible	Not Covered	Coverage for Habilitative services is covered the same as physical, occupational, and speech therapy.
	<a href="#">Skilled nursing care</a>	20% coinsurance after deductible	Not Covered	Limited to 30 days post-hospitalization care per calendar year. Prior authorization required.
	<a href="#">Durable medical equipment</a>	20% coinsurance after deductible	Not Covered	Excludes vehicle modifications, home modifications, exercise equipment, and bathroom equipment.
	<a href="#">Hospice services</a>	20% coinsurance after deductible	Not Covered	Physician certification required.
If your child needs dental or eye care	Children's eye exam	20% coinsurance after deductible	Not Covered	Limited to one eye exam per calendar year to determine the need for sight correction.
	Children's glasses	Not Covered	Not Covered	-----None-----
	Children's dental check-up	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         | • Long-Term Care                                     | • Routine Eye Care (Adult) |
| • Cosmetic Surgery    | • Non-Emergency Care When Traveling Outside the U.S. | • Weight Loss Programs     |
| • Dental Care (Adult) | • Private-Duty Nursing                               |                            |

**Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)**

- |                     |                         |                     |
|---------------------|-------------------------|---------------------|
| • Bariatric Surgery | • Hearing Aids          | • Routine Foot Care |
| • Chiropractic Care | • Infertility Treatment |                     |

**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.flor.com/consumers](http://www.flor.com/consumers), the U.S. Department of Labor, Employee Benefits Security Administration, at 1-866-444-3272 or [www.dol.gov/ebsa/contactEBSA/consumerassistance.html](http://www.dol.gov/ebsa/contactEBSA/consumerassistance.html), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://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](http://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](http://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.flor.com/consumers](http://www.flor.com/consumers).

**Does this plan provide Minimum Essential Coverage? Yes.**

If you don't have **Minimum Essential Coverage** for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet 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 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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	\$1,500	■ The plan's overall deductible	\$1,500	■ The plan's overall deductible	\$1,500
■ Specialist coinsurance	20%	■ Specialist coinsurance	20%	■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%	■ Other coinsurance	20%	■ Other coinsurance	20%
<p>This EXAMPLE event includes services like:                      Specialist office visits (<i>prenatal care</i>)                      Childbirth/delivery professional services                      Childbirth/delivery facility services                      Diagnostic tests (<i>ultrasounds and blood work</i>)                      Specialist visit (<i>anesthesia</i>)</p>		<p>This EXAMPLE event includes services like:                      Primary care physician office visits (<i>including disease education</i>)                      Diagnostic tests (<i>blood work</i>)                      Prescription drugs                      Durable medical equipment (<i>glucose meter</i>)</p>		<p>This EXAMPLE event includes services like:                      Emergency room care (<i>including medical supplies</i>)                      Diagnostic test (<i>x-ray</i>)                      Durable medical equipment (<i>crutches</i>)                      Rehabilitation services (<i>physical therapy</i>)</p>	
<b>Total Example Cost</b>	<b>\$12,800</b>	<b>Total Example Cost</b>	<b>\$7,400</b>	<b>Total Example Cost</b>	<b>\$1,900</b>
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$1,100	Deductibles	\$1,500	Deductibles	\$600
Copayments	\$0	Copayments	\$0	Copayments	\$0
Coinsurance	\$1,100	Coinsurance	\$490	Coinsurance	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$0	Limits or exclusions	\$0	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$1,100</b>	<b>The total Joe would pay is</b>	<b>\$1,990</b>	<b>The total Mia would pay is</b>	<b>\$600</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.