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Small Group Flex HSAQ S650-SG23

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



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 1-800-376-6651 or visit [www.avmed.org](http://www.avmed.org) and sign into the Member Portal. 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.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call 1-800-376-6651 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<b>In-Network:</b> \$4,550 Individual / \$9,100 Family <b>Out-of-Network:</b> \$13,650 Individual / \$27,300 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. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. In-Network <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 even 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?	Yes. \$60 per child for Pediatric Dental. Doesn't apply to the overall deductible. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these <a href="#">services</a> .
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<b>In-Network:</b> \$6,000 Individual / \$12,000 Family <b>Out-of-Network:</b> \$18,000 Individual / \$36,000 Family Pediatric Dental is limited to \$375 per child or \$750 for 2 or more children.	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 limit</a> until the overall family <a href="#">out-of-pocket limit</a> has been 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 manufacturer assistance, balance billing charges, and health care 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 1-800-376-6651 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
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary Care visit to treat an injury or illness	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Additional charges may apply for non-preventive services performed in the Physician's office.
	<a href="#">Specialist</a> visit	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Additional charges may apply for non-preventive services performed in the Physician's office.
	<a href="#">Preventive care/screening</a> /immunization	No Charge	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	Independent facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Hospital-affiliated facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Independent facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Hospital-affiliated facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	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)	Independent facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Hospital-affiliated facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Independent facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Hospital-affiliated facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Charges for office visits or Physician/professional services may also apply depending on 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="http://www.avmed.org">www.avmed.org</a>	Value generic drugs (Tier 1)	30-day supply: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; 90-day supply: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	Certain limits may apply, including, for example: prior authorization, step therapy, quantity limits.
	Generic drugs (Tier 2)	30-day supply: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; 90-day supply: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	Covered drugs in Tiers 1-4 are available up to a 90-day supply at retail pharmacies; and a 60-90-day supply via mail order.  Drugs in Tier 5 are available up to a 30-day supply, at retail pharmacies only. Brand additional charges may apply.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
	Preferred brand drugs (Tier 3)	30-day supply: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; 90-day supply: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	Coupons or any other third-party prescription drug cost-sharing assistance will not apply toward any calendar year deductible or out-of-pocket limit.
	Non-Preferred brand drugs (Tier 4)	30-day supply: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; 90-day supply: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	
	<a href="#">Specialty drugs</a> (Tier 5)	50% <a href="#">coinsurance</a> after <a href="#">deductible</a> (Retail only)	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Independent facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Hospital-affiliated facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Independent facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Hospital-affiliated facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Prior authorization required.
	Physician/surgeon fees	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Prior authorization required.
If you need immediate medical attention	<a href="#">Emergency room care</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after In-Network <a href="#">deductible</a>	AvMed must be notified within 24-hours of inpatient admission following emergency services, or as soon as reasonably possible. Charges are waived if admitted.
	<a href="#">Emergency medical transportation</a>	Ground: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Air/Water: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Ground: 50% <a href="#">coinsurance</a> after In-Network <a href="#">deductible</a> ; Air/Water: 50% <a href="#">coinsurance</a> after In-Network <a href="#">deductible</a>	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
	<a href="#">Urgent care</a>	Independent urgent care facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Hospital-affiliated urgent care facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Retail clinic: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Independent urgent care facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Hospital-affiliated urgent care facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Retail clinic: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Prior authorization required.
	Physician/surgeon fees	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Prior authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Prior authorization may be required.
	Inpatient services	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Prior authorization may be required.
If you are pregnant	Office visits	Routine OB or midwife: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Routine OB or midwife: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	None
	Childbirth/delivery professional services	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Maternity care may include tests and services described elsewhere in the SBC (e.g., ultrasound).
	Childbirth/delivery facility services	Hospital: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Birthing center: Same as routine OB	Hospital: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Prior authorization required.
	<a href="#">Home health care</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Limited to 20 skilled visits per calendar year. Approved treatment plan required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Rehabilitation services</a>	Independent facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Hospital-affiliated facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Chiropractic services: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Independent facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Hospital-affiliated facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Chiropractic services: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Limited to 35 visits per calendar year for outpatient rehabilitative PT, OT, ST, cardiac rehab, pulmonary rehab, and chiropractic services combined. Cardiac and pulmonary rehab require prior authorization.
	<a href="#">Habilitation services</a>	Independent facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Hospital-affiliated facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Independent facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a> ; Hospital-affiliated facility: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Limited to 35 visits per calendar year for outpatient habilitative PT, OT and ST combined.
	<a href="#">Skilled nursing care</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Limited to 60 days post-hospitalization care per calendar year. Prior authorization required.
	<a href="#">Durable medical equipment</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Excludes vehicle modifications, home modifications, exercise equipment, and bathroom equipment.
	<a href="#">Hospice services</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Physician certification required.
<b>If your child needs dental or eye care</b>	Children's eye exam	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Limited to one exam per calendar year to determine the need for sight correction.
	Children's glasses	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Limited to one pair per calendar year from a pre-selected group of frames.
	Children's dental check-up	No charge for preventive care at Delta Dental Network providers	Preventive care may be subject to cost sharing if billed charges exceed allowed amount	Limited to one exam every 6 months. See the dental portion of your AvMed Contract for coverage details.

## 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         | • Infertility Treatment                              | • Routine Eye Care (Adult) |
| • Cosmetic Surgery    | • Long-term Care                                     | • Routine Foot Care        |
| • Dental Care (Adult) | • Non-Emergency Care When Traveling Outside the U.S. | • Weight Loss Programs     |
| • Hearing Aids        | • Private-Duty Nursing                               |                            |

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

- |                         |                 |                     |
|-------------------------|-----------------|---------------------|
| • Child Dental Check Up | • Child Glasses | • Chiropractic Care |
|-------------------------|-----------------|---------------------|

**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.floir.com/consumers](http://www.floir.com/consumers), the U.S. Department of Labor, Employee Benefits Security Administration, at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.ccio.cms.gov](http://www.ccio.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 1-800-376-6651. 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.floir.com/consumers](http://www.floir.com/consumers).

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

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

**Does this plan meet the 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 you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:**

Para obtener asistencia en Español, llame al 1-800-376-6651.

*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)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$4,550
■ <a href="#">Specialist coinsurance</a>	50%
■ Hospital (facility) <a href="#">coinsurance</a>	50%
■ Other <a href="#">coinsurance</a>	50%

#### This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)  
Childbirth/Delivery Professional Services  
Childbirth/Delivery Facility Services  
Diagnostic tests (*ultrasounds and blood work*)  
Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$4,550
Copayments	\$0
Coinsurance	\$1,500
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$6,060</b>

### Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$4,550
■ <a href="#">Specialist coinsurance</a>	50%
■ Hospital (facility) <a href="#">coinsurance</a>	50%
■ Other <a href="#">coinsurance</a>	50%

#### This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)  
Diagnostic tests (*blood work*)  
Prescription drugs  
Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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#### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$4,550
Copayments	\$0
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$4,970</b>

### Mia's Simple Fracture (in-network emergency room visit and follow up care)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$4,550
■ <a href="#">Specialist coinsurance</a>	50%
■ Hospital (facility) <a href="#">coinsurance</a>	50%
■ Other <a href="#">coinsurance</a>	50%

#### This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
Diagnostic test (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,800</b>

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