



SCHEDULE OF BENEFITS

Individual and Family Plan
AvMed Entrust Gold 125
Adult Dental + Vision
Zero Cost Share
IN-148602

This Schedule of Benefits outlines your cost-sharing and limitations that apply to specific covered services under your Plan. It is intended only to highlight your benefits. Your Medical and Hospital Service Contract provides a detailed description of coverage and the limitations and exclusions to these benefits. Please review your Contract for a complete explanation of your benefits and the terms and conditions of coverage. In general, benefits and services are not covered out-of-network except for Urgent and Emergency Medical Services and Care, and must be received at participating providers. See your AvMed online directory. Note: you may receive bills from one or more providers per visit or service. This Schedule of Benefits replaces any Schedule of Benefits previously in use.

SCHEDULE OF SERVICES	COST-TO-MEMBER
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DEDUCTIBLE	INDIAN HEALTH CARE PROVIDER (IHCP)
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<ul style="list-style-type: none">Individual / Family	\$0 / \$0
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The deductible is the amount you owe each calendar year for covered services before AvMed begins to pay. It may not apply to all services. Amounts paid toward the individual deductible apply toward any applicable family deductible. The most any covered family member will pay toward the family deductible is the individual deductible amount.

OUT-OF-POCKET MAXIMUM

<ul style="list-style-type: none">Individual / Family	\$0 / \$0
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The out-of-pocket maximum is the most you pay each calendar year for covered services, such as deductible payments, copayments, and coinsurances. Once you reach the out-of-pocket maximum, AvMed will pay for your covered services for the rest of the year. Amounts paid toward the individual out-of-pocket maximum apply toward any applicable family out-of-pocket maximum. The most any covered family member will pay toward the family out-of-pocket maximum is the individual out-of-pocket maximum amount.

PRIMARY CARE PHYSICIAN SERVICES

<ul style="list-style-type: none">Office visits (including consultations)	No Charge
<ul style="list-style-type: none">Services in Physicians' office include:<ul style="list-style-type: none">Minor surgical proceduresDiagnostic imaging, radiology and laboratory services	No Charge No Charge
<ul style="list-style-type: none">Virtual Visits (services are available from AvMed designated Telehealth providers only)	No Charge

Additional charges may apply for other non-preventive services performed in the Physician's office. Office visit charges may also apply.

SPECIALTY PHYSICIAN SERVICES

<ul style="list-style-type: none">Office visits (including consultations)	No Charge
<ul style="list-style-type: none">Services in Physicians' office include:<ul style="list-style-type: none">Minor surgical proceduresDiagnostic laboratory servicesSimple diagnostic imagingComplex diagnostic imaging	No Charge No Charge No Charge No Charge

Additional charges may apply for other non-preventive services performed in the Physician's office. Office visit charges may also apply.

OTHER PHYSICIAN SERVICES

<ul style="list-style-type: none">Allergy injections and allergy skin testing	No Charge
<ul style="list-style-type: none">Podiatry services<ul style="list-style-type: none">Routine foot care is limited to medically necessary services for individuals with diabetes, peripheral circulatory or neurovascular disease	No Charge
<ul style="list-style-type: none">Diabetes self-management<ul style="list-style-type: none">Includes care, education, and nutritional counseling	No Charge

Counseling by licensed nutritionist limited to 3 visits per calendar year. Additional charges may apply for other non-preventive services performed in the Physician's office. Office visit charges may also apply.



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PREVENTIVE CARE AND SERVICES

<ul style="list-style-type: none"> • Preventive care services: <ul style="list-style-type: none"> ○ Annual physical examinations and immunizations ○ Lactation support/counseling and breast pump supplies ○ Colorectal cancer screening, including colonoscopies ○ HIV screening ○ Preventive radiology and laboratory services ○ Prostate specific antigen (PSA) testing ○ Routine screening mammograms ○ Voluntary family planning services ○ Well-child care and immunizations, including routine vision and hearing screenings by a pediatrician ○ Well-woman examinations, including Pap smears 	No Charge
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For a comprehensive list of covered preventive services, visit <https://www.healthcare.gov/coverage/preventive-care-benefits/>.

OUTPATIENT FACILITY SERVICES & DIAGNOSTIC TESTS

<ul style="list-style-type: none"> • OUTPATIENT FACILITY SERVICES <ul style="list-style-type: none"> ○ Outpatient surgeries (include cardiac catheterizations and angioplasty) ○ Physician charges for surgical and medical services ○ Dialysis services ○ Radiation therapy (covers administration and facility charges) • OUTPATIENT DIAGNOSTIC TESTS <ul style="list-style-type: none"> ○ Routine outpatient laboratory tests and blood work ○ Specialty labs ○ Simple diagnostic tests (including x-rays, ultrasounds, echocardiograms, fluoroscopes, diagnostic mammography, and other standard radiology services) ○ Complex diagnostic tests (MRI, MRA, PET, CT, Nuclear Medicine) 	No Charge No Charge No Charge No Charge No Charge No Charge No Charge No Charge
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Outpatient facility services require prior authorization. Please see your Contract for details.

PRESCRIPTION DRUGS

• Tier 1: Preferred Generic Drugs	No Charge (retail & mail order)
• Tier 2: Generic Drugs	No Charge (retail & mail order)
• Tier 3: Preferred Brand Drugs	No Charge (retail & mail order)
• Tier 4: Non-Preferred Brand Drugs	No Charge (retail & mail order)
• Tier 5: Specialty Drugs	No Charge (retail only)
• Tier 6: Non-Preferred Specialty Drugs	No Charge (retail only)

Brand additional charge may apply if a Brand is selected when a Generic is available. Certain drugs require prior authorization. Retail charge applies per 30-day supply. Mail-order charge applies per 60-90 day supply. AvMed's commercial Formulary List is available at www.avmed.org under the Preferred Medication Lists section.



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INFUSION AND OTHER DRUG THERAPY

<ul style="list-style-type: none"> • Drug therapy administered by a medical professional <ul style="list-style-type: none"> ○ in a Physician's office ○ in the home ○ in an outpatient facility <p><i>Requires prior authorization</i></p>	<p>No Charge</p> <p>No Charge</p> <p>No Charge</p>
<ul style="list-style-type: none"> • Chemotherapy (covers administration and facility charges) <p><i>Requires prior authorization</i></p>	<p>No Charge</p>

IMMEDIATE / EMERGENCY CARE

<ul style="list-style-type: none"> • Emergency room services at participating or non-participating hospitals <p><i>Charges for Physician services may also apply, and may be billed separately. AvMed must be notified within 24 hours of inpatient admission following emergency services or as soon as reasonably possible.</i></p>	<p>No Charge</p>
<ul style="list-style-type: none"> • Ambulance transport for emergency services <ul style="list-style-type: none"> ○ Ground transport ○ Air and water transport 	<p>No Charge</p> <p>No Charge</p>
<ul style="list-style-type: none"> • Non-emergent ambulance services <ul style="list-style-type: none"> ○ Covered when the skill of medically trained personnel is required and the Member cannot be safely transported by other means <p><i>Requires prior authorization</i></p>	<p>No Charge</p>
<ul style="list-style-type: none"> • Medical services at urgent/immediate care facilities 	<p>No Charge</p>
<ul style="list-style-type: none"> • Medical services at retail clinics 	<p>No Charge</p>

INPATIENT HOSPITAL

<ul style="list-style-type: none"> • Inpatient services at hospitals includes: <ul style="list-style-type: none"> ○ Room and board - unlimited days (semi-private) ○ Anesthesia, use of operating and recovery rooms, oxygen, drugs and medication ○ Intensive care unit and other special units, general and special duty nursing ○ Laboratory and diagnostic imaging ○ Required special diets ○ Radiation and inhalation therapies ○ Acute rehabilitation services (limited to 30 days per calendar year) 	<p>No Charge</p>
<ul style="list-style-type: none"> • Physician charges for surgical and medical services <p><i>Inpatient services require prior authorization.</i></p>	<p>No Charge</p>

MENTAL HEALTH AND SUBSTANCE ABUSE TREATMENT

<ul style="list-style-type: none"> • Office visits 	<p>No Charge</p>
<ul style="list-style-type: none"> • Partial hospitalization 	<p>No Charge</p>
<ul style="list-style-type: none"> • Inpatient services <ul style="list-style-type: none"> ○ Acute care for mental health and substance use disorders ○ Intermediate care at residential treatment facilities <p><i>Inpatient and partial hospitalization services require prior authorization.</i></p>	<p>No Charge</p> <p>No Charge</p>



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MATERNITY

<ul style="list-style-type: none"> • Pre- and post-natal care <ul style="list-style-type: none"> ○ Routine office visits (including obstetrical and midwife services) ○ Specialist office visits 	<p>No Charge</p> <p>No Charge</p>
<ul style="list-style-type: none"> • Childbirth/delivery professional services <ul style="list-style-type: none"> ○ Routine OB (including obstetrical and midwife services) 	<p>No Charge</p>
<ul style="list-style-type: none"> • Childbirth/delivery facility services <ul style="list-style-type: none"> ○ Hospital ○ Birthing center 	<p>No Charge</p> <p>No Charge</p>

Inpatient services require prior authorization. Maternity care may include tests and services described elsewhere in this document (e.g., ultrasound). For lactation support/counseling and breast pump supply benefits, please see the Preventive Care and Services section.

RECOVERY

<ul style="list-style-type: none"> • Home health care 	<p>No Charge</p>
<p><i>Coverage is limited to 20 skilled visits per calendar year. Approved treatment plan and prior authorization required.</i></p>	
<ul style="list-style-type: none"> • Rehabilitation services <ul style="list-style-type: none"> ○ Short-term physical, occupational and speech therapies for acute conditions ○ Cardiac rehabilitation for the following conditions: <ul style="list-style-type: none"> ▪ Acute myocardial infarction ▪ Percutaneous transluminal coronary angioplasty (PTCA) ▪ Repair or replacement of heart valves ▪ Coronary artery bypass graft (CABG) ▪ Heart transplant ○ Pulmonary rehabilitation • Chiropractic services 	<p>No Charge</p> <p>No Charge</p> <p>No Charge</p> <p>No Charge</p>
<p><i>Coverage is limited to 35 visits per calendar year for outpatient rehabilitative PT, OT, ST, cardiac rehabilitation, pulmonary rehabilitation and chiropractic services combined. Cardiac and pulmonary rehabilitation require prior authorization.</i></p>	
<ul style="list-style-type: none"> • Habilitation services <ul style="list-style-type: none"> ○ Physical, occupational and speech therapies 	<p>No Charge</p>
<p><i>Coverage is limited to a combined maximum of 35 visits per calendar year for outpatient habilitative physical, occupational and speech therapies.</i></p>	
<ul style="list-style-type: none"> • Skilled nursing facility 	<p>No Charge</p>
<p><i>Coverage is limited to 60 days post-hospitalization care per calendar year. Requires prior authorization.</i></p>	
<ul style="list-style-type: none"> • Durable medical equipment includes: <ul style="list-style-type: none"> ○ Standard hospital beds ○ Walkers ○ Crutches ○ Wheelchairs 	<p>No Charge</p>
<p><i>Excludes vehicle modifications, home modifications, exercise equipment, and bathroom equipment.</i></p>	
<ul style="list-style-type: none"> • Orthotic appliances 	<p>No Charge</p>
<p><i>Coverage is limited to custom-made leg, arm, back, and neck braces.</i></p>	
<ul style="list-style-type: none"> • Prosthetic devices 	<p>No Charge</p>
<p><i>Coverage is limited to artificial limbs, artificial joints, cochlear implants, and ocular prostheses. Please see your Contract for more details.</i></p>	
<ul style="list-style-type: none"> • Hospice <ul style="list-style-type: none"> ○ Inpatient and outpatient services 	<p>No Charge</p>
<p><i>Physician certification required</i></p>	



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PEDIATRIC VISION AND DENTAL SERVICES

<ul style="list-style-type: none"> • Pediatric Vision <ul style="list-style-type: none"> ○ One exam per calendar year to determine the need for sight correction ○ One pair of eye glasses per calendar year (Includes standard lenses and frames. Members may choose from a pre-selected group of frames.) 	<p>No Charge</p> <p>No Charge</p>
<ul style="list-style-type: none"> • Pediatric Dental <ul style="list-style-type: none"> ○ Exams are limited to one every 6 months. Please see your Contract for details regarding benefits and cost-sharing. 	<p>No charge for preventive care from Delta Dental Network providers</p>

ADULT DENTAL SERVICES

<ul style="list-style-type: none"> • Exams are limited to one every 6 months. Please see your Contract for details regarding benefits and cost-sharing. 	<p>No charge for preventive care from Delta Dental Network providers</p>
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ADULT VISION SERVICES

<ul style="list-style-type: none"> • One exam per calendar year to determine the need for sight correction • Members can use their allowance or maximize the benefit by choosing a frame from the iCare Grand Lux collection and select lenses for no out-of-pocket cost. 	<p>No Charge</p> <p>\$150 allowance per calendar year</p>
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TEMPOROMANDIBULAR JOINT (TMJ) SYNDROME

<ul style="list-style-type: none"> • Medically necessary treatment for conditions caused by congenital or developmental deformity, disease or injury. <p><i>Requires prior authorization</i></p>	<p>Same as any other condition based on type of provider and location of services</p>
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TRANSPLANT SERVICES

<ul style="list-style-type: none"> • AvMed In-Network Center of Excellence facilities in the State of Florida. <p><i>Requires prior authorization - Limitations apply - please see your Contract for details.</i></p>	<p>Same as any other condition based on type of provider and location of services</p>
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ALL OTHER COVERED SERVICES

For cost-sharing information about items or services not listed in this document, please see your Contract, or call AvMed's Member Engagement Center at 1-800-477-8768. Please also call Member Engagement for assistance regarding claims, resolving a complaint, or for information about covered services. You may also log onto your secure Member portal at www.avmed.org which includes a health care cost estimator and information regarding Plan details.

DISCLAIMER:

This Schedule of Benefits is not a contract. Please see your AvMed Entrust Plan Medical and Hospital Service Contract for specific information on benefits, exclusions and limitations. This Plan will be administered in accordance with the requirements of state and federal law, including the Patient Protection and Affordable Care Act.