



 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 1-800-682-8633 or visit www.avmed.org/mdc. 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 or call 1-800-682-8633 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall deductible?</p>	<p>In-Network: \$0 individual/ \$0 dependent coverage Out-of-Network: \$200 individual/ \$500 dependent coverage</p> <p>Applies to <u>Out-of-Network</u> services only.</p>	<p>Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.</p>
<p>Are there services covered before you meet your deductible?</p>	<p>This plan has no <u>deductible</u> In-Network.</p>	<p>This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.</p>
<p>Are there other deductibles for specific services?</p>	<p>Yes. \$200 individual for external Prosthetics (see DME benefits). Doesn't apply to overall deductible. There are no other specific deductibles.</p>	<p>You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.</p>
<p>What is the out-of-pocket limit for this plan?</p>	<p>In-Network: \$3,000 individual/ \$6,000 dependent coverage Out-of-Network: \$3,000 individual/ \$6,000 dependent coverage</p>	<p>The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.</p>
<p>What is not included in the out-of-pocket limit?</p>	<p>Premiums, <u>out-of-network prescription drug cost sharing</u>, <u>prescription drug brand additional charges</u>, <u>out-of-network balance billed charges</u>, and services this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p>
<p>Will you pay less if you use a network provider?</p>	<p>Yes. See www.avmed.org/mdc or call 1-800-682-8633 for a list of participating providers. Participants must use the HMO/POS Advantage Network Providers.</p>	<p>This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.</p>

Important Questions	Answers	Why This Matters:
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .



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
		HMO/POS Advantage Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$15 copay/ visit for PCP; No additional charge for allergy injections; \$15 copay/ visit for chiropractic services; \$15 copay/ visit for podiatry services; \$10 copay/ Virtual Visits	30% coinsurance after deductible; 30% coinsurance after deductible for acupuncture	Additional charges may apply for non-preventive services performed in the Physician's office. Chiropractic services has a combined limit of 60 days per calendar year with rehabilitative services.
	Specialist visit	\$40 copay/ visit for specialist; \$40 copay/ visit for allergy treatment and skin testing; \$40 copay/ visit for infertility treatment	30% coinsurance after deductible	Additional charges may apply for non-preventive services performed in the Physician's office. Coverage for infertility treatment is limited to testing and treatment for services performed in conjunction with an underlying medical condition, testing performed exclusively to determine the cause of infertility, and treatment and/or procedures exclusively to restore fertility (e.g. procedures to correct infertility condition). Artificial insemination, In-vitro fertilizations, GIFT, ZIFT, and other infertility treatments are not covered.
	Preventive care/screening/immunization	No Charge	30% coinsurance after deductible	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.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		HMO/POS Advantage Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a test	Diagnostic test (x-ray, blood work)	\$100 copay/ test; No charge at Jackson Health System; No charge for lab work at In-Network lab	30% coinsurance after deductible	Charges for office visits may apply if services are performed in a Physician's office (x-ray, ultrasound, and mammograms are included in this category).
	Imaging (CT/PET scans, MRIs)	\$100 copay/ test at independent non-hospital affiliated facilities; No charge at Jackson Health System	30% coinsurance after deductible for non-emergency imaging (CT/PET/MRI) at hospital based facility	Charges for office visits or Physician/professional services may also apply depending where services are received. In-Network: Not covered at hospital affiliated facilities other than Jackson Health Systems.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.avmed.org/mdc	Generic drugs (Tier 1)	\$15 copay/ prescription (retail); \$30 copay/ prescription (mail order)	30% coinsurance, not subject to deductible	Retail charge applies per 30-day supply. Non-Maintenance generic and brand drugs: Covers up to 90-day supply at retail pharmacies; and 90-day mail order or 90-day at limited retail pharmacy network is required for maintenance drugs used for long term treatment.
	Preferred brand drugs (Tier 2)	\$40 copay/ prescription (retail); \$80 copay/ prescription (mail order)	30% coinsurance, not subject to deductible	
	Non-preferred brand drugs (Tier 3)	\$55 copay/ prescription (retail); \$110 copay/ prescription (mail order)	30% coinsurance, not subject to deductible	Certain drugs in all tiers require prior authorization. Brand additional charges may apply.
	Specialty Drugs (Tier 4)	\$200 copay/ prescription (retail only)	30% coinsurance, not subject to deductible	Specialty drugs available in 30-day supply only; not available via mail order.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$100 copay/visit at hospital affiliated facility; No charge at Jackson Health System or at independent/non-hospital affiliated facility	30% coinsurance after deductible	Prior authorization required.
	Physician/surgeon fees	No charge, except \$200 surgical copay applies for infertility surgery	30% coinsurance after deductible	Prior authorization required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		HMO/POS Advantage Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	\$200 copay/ visit; waived if admitted	\$200 copay/ visit; waived if admitted	AvMed must be notified within 24-hours of inpatient admission following emergency services, or as soon as reasonably possible.
	Emergency medical transportation	No Charge	No Charge	When pre-authorized or in the case of emergency.
	Urgent care	\$25 copay/ visit at JHS urgent care; \$50 copay/ visit at all other facilities; \$15 copay/ visit at retail clinics	\$25 copay/ visit at JHS urgent care; \$50 copay/ visit at all other facilities; \$15 copay/ visit at retail clinics	-----None-----
If you have a hospital stay	Facility fee (e.g., hospital room)	\$200 copay/ admission; No charge at Jackson Health System	30% coinsurance after deductible	Prior authorization required.
	Physician/surgeon fees	No charge, except \$200 surgical copay applies for infertility surgery	30% coinsurance after deductible	Prior authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$15 copay/ visit	30% coinsurance after deductible	-----None-----
	Inpatient services	Hospital stay: \$200 copay/ admission; No charge at Jackson Health System Residential stay: No Charge	30% coinsurance after deductible	Prior authorization required. Residential stay is limited to 60 days per calendar year.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		HMO/POS Advantage Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	Routine OB & Midwife services: \$50 copay/ 1st visit only; subsequent visits at no charge when performed In-Network	30% coinsurance after deductible	-----None-----
	Childbirth/delivery professional services	No additional charge when performed In-Network	30% coinsurance after deductible	Maternity care may include tests and services described elsewhere in the SBC (e.g., ultrasound).
	Childbirth/delivery facility services	Hospital stay: \$200 copay/ admission; No charge at Jackson Health System Birthing center: Same as Routine OB	30% coinsurance after deductible	Prior authorization required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		HMO/POS Advantage Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	No Charge	30% coinsurance after deductible	Out-of-Network home health care limited to 60 skilled visits maximum per calendar year. Approved treatment plan required.
	Rehabilitation services	\$30 copay/ visit	30% coinsurance after deductible	Limited to 60 visits per calendar year for chiropractic services, rehabilitative pulmonary, physical, speech, occupational, cognitive and respiratory therapies combined; 36 visits per calendar year for cardiac rehabilitation. Cardiac rehabilitation requires prior authorization.
	Habilitation services	\$15 copay/ visit	30% coinsurance after deductible	Habilitative physical, occupational, & speech therapies, when provided for the treatment of autism spectrum disorder and Down syndrome, are covered to a combined maximum of 100 visits per calendar year.
	Skilled nursing care	No Charge	30% coinsurance after deductible	Limited to 60 days post-hospitalization care per calendar year. Prior authorization required.
	Durable medical equipment	No charge/ device for DME and orthotics; No charge for external prosthetic appliances, after \$200 calendar year deductible	30% coinsurance after deductible for DME and orthotics	Some limitations apply. Please see your Summary Plan Description for details. External prosthetic appliances are not covered Out-of-Network.
	Hospice services	No Charge	30% coinsurance after deductible	Limited to 360 days per member lifetime maximum. Physician certification required.
If your child needs dental or eye care	Children's eye exam	\$15 copay/ exam	30% coinsurance after deductible	Limited to 1 exam per calendar year to determine the need for sight correction.
	Children's glasses	Not Covered	Not Covered	Not covered under this medical and pharmacy benefits plan.
	Children's dental check-up	Not Covered	Not Covered	Not covered under this medical and pharmacy benefits plan.

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](#).)

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

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

- | | | |
|---|--|--|
| • Acupuncture (limited to out-of-network) | • Chiropractic Care (visit limit combined with rehabilitation svc) | • Infertility Treatment (limited to testing and treatment) |
| • Bariatric Surgery (for morbid obesity) | | |

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.flair.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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or 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 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 on how 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 1-800-682-8633. 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. 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.flair.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 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 1-800-682-8633.

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	\$0	■ The plan's overall deductible	\$0	■ The plan's overall deductible	\$0
■ Specialist copayment	\$40	■ Specialist copayment	\$40	■ Specialist copayment	\$40
■ Hospital (facility) copayment	\$200	■ Hospital (facility) copayment	\$200	■ Hospital (facility) copayment	\$200
■ Other payment	\$0	■ Other payment	\$0	■ Other copayment	\$0
<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>	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
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	\$0	Deductibles	\$0	Deductibles	\$0
Copayments	\$500	Copayments	\$1,200	Copayments	\$600
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$560	The total Joe would pay is	\$1,220	The total Mia would pay is	\$600

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