



## Individual Empower HSAQ MS350-IN20

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 1-800-477-8768 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 1-800-477-8768 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	AvMed In- <u>Network</u> Tier A <u>Providers</u> : <b>\$3,500</b> individual / <b>\$7,000</b> family AvMed In- <u>Network</u> Tier B <u>Providers</u> : <b>\$3,500</b> individual / <b>\$7,000</b> family Out-of- <u>Network</u> : <b>\$10,500</b> individual / <b>\$21,000</b> family	Generally, you must pay all the costs from providers up to the <u>deductible</u> 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 <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <u>Preventive care</u> is covered before you meet your <u>deductible</u> .	This <a href="#">plan</a> covers some items and services if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <a href="#">plan</a> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> 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. <b>\$65</b> per child for Pediatric Dental. Doesn't apply to the overall <u>deductible</u> . There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <a href="#">plan</a> begins to pay for these services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	AvMed In- <u>Network</u> Tier A <u>Providers</u> : <b>\$6,000</b> individual / <b>\$12,000</b> family AvMed In- <u>Network</u> Tier B <u>Providers</u> : <b>\$6,000</b> individual / <b>\$12,000</b> family Out-of- <u>Network</u> : <b>\$18,000</b> individual / <b>\$36,000</b> family Pediatric Dental is limited to <b>\$350</b> per child or <b>\$700</b> for 2 or more children.	The <u>out-of-pocket limit</u> 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 <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<u>Premiums</u> , pediatric dental <u>deductible</u> , <u>prescription drug</u> brand additional charges or manufacturer assistance, <u>balance billed</u> charges, and services this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Important Questions	Answers	Why This Matters:
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 1-800-477-8768 for a list of Tier A and Tier B providers.	You pay the least if you use a <b>provider</b> in Tier A. You pay more if you use a <b>provider</b> in Tier B. You will pay the most if you use an out-of-network provider, and you might receive a bill from a <b>provider</b> for the difference between the <b>provider's</b> charge and what your <b>plan</b> pays ( <b>balance billing</b> ). Be aware your <b>network provider</b> might use an out-of-network provider for some services (such as lab work). Check with your <b>provider</b> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <b>specialist</b> you choose without a <b>referral</b> .



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 AvMed In-Network Tier A Provider (You will pay the least)	an AvMed In-Network Tier B Provider (You will pay more than Tier A)	an Out of Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	Additional charges may apply for non-preventive services performed in the Physician's office.
	<a href="#">Specialist</a> visit	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	Additional charges may apply for non-preventive services performed in the Physician's office.
	<a href="#">Preventive care/screening/immunization</a>	No Charge	No Charge	50% 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.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% coinsurance after deductible	50% coinsurance after deductible; 20% coinsurance after deductible at participating labs	50% coinsurance after deductible	Charges for office visits may apply if services are performed in a Physician's office. Charges for specialty labs will be higher.
	Imaging (CT/PET scans, MRIs)	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	Charges for office visits or Physician/professional services may also apply depending on where services are received.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		an AvMed In-Network Tier A Provider (You will pay the least)	an AvMed In-Network Tier B Provider (You will pay more than Tier A)	an Out of Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="http://www.avmed.org">prescription drug coverage</a> is available at <a href="http://www.avmed.org">www.avmed.org</a>	Value generic drugs (Tier 1)	20% coinsurance after deductible (retail & mail order)	Same as AvMed Tier A Network	Not Covered	Retail charge applies per 30-day supply.
	Generic drugs (Tier 2)	20% coinsurance after deductible (retail & mail order)	Same as AvMed Tier A Network	Not Covered	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 3)	20% coinsurance after deductible (retail & mail order)	Same as AvMed Tier A Network	Not Covered	Certain drugs in all tiers require prior authorization.
	Non-preferred brand drugs (Tier 4)	20% coinsurance after deductible (retail & mail order)	Same as AvMed Tier A Network	Not Covered	Brand additional charges may apply.
	Specialty drugs (Tier 5)	20% coinsurance after deductible (retail only)	Same as AvMed Tier A Network	Not Covered	Specialty drugs available in 30-day supply only; not available via mail order.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	Prior authorization required.
	Physician/surgeon fees	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	Prior authorization required.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after In-Network deductible	AvMed must be notified within 24-hours of inpatient admission following emergency services or as soon as reasonably possible.
	<a href="#">Emergency medical transportation</a>	20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after In-Network deductible	50% coinsurance after In-Network deductible for air and water transportation.
	<a href="#">Urgent care</a>	20% coinsurance after deductible at urgent care facilities and retail clinics	20% coinsurance after deductible at urgent care facilities and retail clinics	20% coinsurance after deductible at urgent care facilities and retail clinics	-----None-----

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		an AvMed In-Network Tier A Provider (You will pay the least)	an AvMed In-Network Tier B Provider (You will pay more than Tier A)	an Out of Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	Prior authorization required.
	Physician/surgeon fees	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	Prior authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	Prior authorization may be required.
	Inpatient services	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	Prior authorization may be required.
If you are pregnant	Office visits	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	-----None-----
	Childbirth/delivery professional services	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	Maternity care may include tests and services described elsewhere in this SBC (e.g., ultrasound).
	Childbirth/delivery facility services	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	Prior authorization required.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		an AvMed In-Network Tier A Provider (You will pay the least)	an AvMed In-Network Tier B Provider (You will pay more than Tier A)	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	50% coinsurance after deductible	50% coinsurance after deductible	Limited to 20 skilled visits per calendar year. Approved treatment plan required.
	<a href="#">Rehabilitation services</a>	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	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>	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	Limited to 35 visits per calendar year for outpatient habilitative PT, OT and ST combined.
	<a href="#">Skilled nursing care</a>	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	Limited to 60 days post-hospitalization care per calendar year. Prior authorization required.
	<a href="#">Durable medical equipment</a>	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	Excludes vehicle modifications, home modifications, exercise equipment, and bathroom equipment.
	<a href="#">Hospice services</a>	20% coinsurance after deductible	50% coinsurance after deductible	50% coinsurance after deductible	Physician certification required.
If your child needs dental or eye care	Children's eye exam	20% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	Limited to 1 eye exam per calendar year to determine the need for sight correction.
	Children's glasses	20% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	Limited to 1 pair of glasses 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	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 1 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         | • Hearing Aids                                       | • Private-Duty Nursing     |
| • Bariatric Surgery   | • 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     |

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

- 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.flair.com/consumers](http://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](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 1-800-477-8768. You may also contact your state insurance department. 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](http://www.flair.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 1-800-477-8768.

\_\_\_\_\_ *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	\$3,500	■ The plan's overall deductible	\$3,500	■ The plan's overall deductible	\$3,500
■ 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%
<b>This EXAMPLE event includes services like:</b> 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> )		<b>This EXAMPLE event includes services like:</b> 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> )		<b>This EXAMPLE event includes services like:</b> 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> )	
<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>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$3,500	Deductibles	\$3,500	Deductibles	\$1,540
Copayments	\$0	Copayments	\$0	Copayments	\$0
Coinsurance	\$2,500	Coinsurance	\$1,437	Coinsurance	\$360
<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	\$55	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$6,060</b>	<b>The total Joe would pay is</b>	<b>\$4,992</b>	<b>The total Mia would pay is</b>	<b>\$1,900</b>

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