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. Please read the FEHB Plan brochure ([insert brochure number]) that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure RI 73-815**. Benefits may vary if you have other coverage, such as Medicare. 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 get the FEHB Plan brochure RI 73-815 at www.avmed.org, and view the Glossary at www.cciio.cms.gov. You can call 1-800-88-AVMED (1-800-882-8633) to request a copy of either document.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$500**/Self Only **$1,000**/Self Plus One **$1,000**/Self and Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. Copayments and coinsurance amounts do not count toward your deductible, which generally starts over January 1. When a covered service/supply is subject to a deductible, only the Plan allowance for the service/supply counts toward the deductible. If you have other family members on the plan, the overall family deductible must be met before this plan begins to pay.
Are there services covered before you meet your deductible?	Yes. Preventive care, office visits, prescription drugs, urgent and emergent care, and certain recovery services e.g., habilitation and rehabilitation services, are covered before you meet your deductible.	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/.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services.
What is the out-of-pocket limit for this plan?	Yes. **$4,500**/Self Only **$9,000**/Self Plus One **$9,000**/Self and Family **$2,500**/ member for Specialty drugs	The **out-of-pocket limit,** or catastrophic maximum**,** is the most you could pay during the year for your share of the cost of 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.
What is not included in	Premiums, prescription drug brand	Even though you pay these expenses, they don't count toward the out–of–pocket limit.

Important Questions	Answers	Why This Matters:
the out-of-pocket limit?	additional charges, Specialty drugs, and health care this plan does not cover.	
Will you pay less if you use a network provider?	Yes. See www.avmed.org or call 1-800-88-AVMED (1-800-882-8633) for a list of network providers.	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.
Do you need a referral to see a specialist?	**Do you need a referral to see a specialist?**	

⚠ 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
		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	$25/visit	Not Covered	Deductible does not apply.
	Specialist visit	$45/visit	Not Covered	Deductible does not apply.
	Preventive care/screening/ immunization	Nothing	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	Not Covered	Charges for office visits may apply if services are performed in a Physician's office.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not Covered	Charges for office visits may apply if services are performed in a Physician's office.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.[insert].com	Generic drugs	$10/prescription (retail); $30/prescription (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 31-90 day supply via mail order. Certain drugs in all tiers require prior authorization. Brand additional charges may apply. Specialty drugs available in 30-day supply only; not available via mail order. Out-of-pocket maximum of $2,500 per member per calendar year for Specialty drugs. Deductible does not apply.
	Preferred brand drugs	$40/prescription (retail); $120/prescription (mail order)	Not Covered	
	Non-preferred brand drugs	$60/prescription (retail); $180/prescription (mail order)	Not Covered	
	Specialty drugs	30% coinsurance/prescription (retail)	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$300/visit	Not Covered	Prior authorization required.
	Physician/surgeon fees	Nothing at outpatient facilities; $25/visit at PCP office; $45/visit at Specialist	Not Covered	Prior authorization required. Deductible does not apply.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		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	$100/visit	$100/visit	Deductible does not apply. AvMed must be notified within 48-hours of inpatient admission following emergency services, or as soon as reasonably possible. Charges are waived if admitted.
	Emergency medical transportation	Nothing	Nothing	No charge for air and water transportation. Prior authorization required.
	Urgent care	Participating provider: $40/visit; Non-participating provider: $60/visit	$60/visit	Deductible does not apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	$300/per day for the first 3 days per admission	Not Covered	Prior authorization required.
	Physician/surgeon fees	Nothing at hospital facilities; $25/visit at PCP office; $45/visit at Specialist	Not Covered	Deductible does not apply. Prior authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$25/visit at PCP office; $45/visit at Specialist; 20% coinsurance/tests; $300/visit at outpatient hospital or facilities	Not Covered	Deductible does not apply for PCP and Specialist visits. Prior authorization may be required.
	Inpatient services	Hospital stay: $300/day for the first 3 days per admission	Not Covered	Prior authorization may be required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	Nothing	Not Covered	----------None----------
	Childbirth/delivery professional services	Nothing	Not Covered	Maternity care may include tests and services described elsewhere in the SBC (e.g., ultrasound.)
	Childbirth/delivery facility services	Hospital stay: $300/day for the first 3 days per admission	Not Covered	Prior authorization required.
If you need help recovering or have other special health needs	Home health care	20% coinsurance	Not Covered	----------None----------
	Rehabilitation services	$25/visit at PCP; $45/visit at Specialist	Not Covered	Short term physical, occupational, & speech therapies covered for a consecutive two calendar month period per condition. Deductible does not apply.
	Habilitation services	$25/visit at PCP; $45/visit at Specialist	Not Covered	Coverage for habilitative services is covered the same as physical, occupational and speech therapy. Deductible does not apply.
	Skilled nursing care	Nothing	Not Covered	Prior authorization required.
	Durable medical equipment	20% coinsurance	Not Covered	----------None----------
	Hospice services	Nothing	Not Covered	Physician certification required.
If your child needs dental or eye care	Children's eye exam	$25/exam at PCP office; $45/exam at Specialist	Not Covered	Deductible does not apply.
	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
- Cosmetic surgery
- Dental care
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Weight loss programs

For more information about limitations and exceptions, see the FEHB Plan brochure RI-73-815 at www.avmed.org.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Bariatric surgery • Chiropractic care • Habilitation services	• Hearing aids • Infertility treatment	• Routine foot care when under active treatment for a metabolic or peripheral vascular disease, such as diabetes

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. See the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 1-800-882-8633 or visit www.opm.gov.insure/health. Generally, if you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, a conversion policy (a non-FEHB individual policy), spouse equity coverage, or receive temporary continuation of coverage (TCC). 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 1-800-882-8633.

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, certain Medicare, Medicaid coverage, 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 1-800-882-8633.

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)

The plan's overall deductible	**$500**
Specialist copayment	**$45**
Hospital (facility) copayment	**$300**
Other coinsurance	**20%**

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)*

Total Example Cost	**$12,700**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$500
Copayments	$300
Coinsurance	$200
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$1,060**

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

The plan's overall deductible	**$500**
Specialist copayment	**$45**
Hospital (facility) copayment	**$300**
Other coinsurance	**20%**

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)*

Total Example Cost	**$5,600**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$100
Copayments	$1,200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,320**

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

The plan's overall deductible	**$500**
Specialist copayment	**$45**
Hospital (facility) copayment	**$300**
Other coinsurance	**20%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$400
Copayments	$300
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$700**

The plan would be responsible for the other costs of these EXAMPLE covered services.