**AvMed Individual Health**

**Service Area counties:**
For services within the AvMed health care needs.

You may choose from a vast network of doctors, hospitals and other providers that you can easily access anywhere in the United States for your health care needs.

**For services outside AvMed Service Area counties or out of Florida:**
For services outside AvMed Service Area counties:
- You use AvMed’s National Network Partner physicians or hospitals outside both AvMed networks, but at higher costs.
- You also have the option of choosing a physician or hospital outside the PHCS network, but at higher costs.
- You also have the option of choosing a physician or hospital outside both AvMed networks, but at higher costs.

**ID Cards**
- You also have the option of choosing a physician or hospital outside the PHCS network, but at higher costs.
- You may choose from a vast network of doctors, hospitals and other providers that you can easily access anywhere in the United States for your health care needs.

**For services within the AvMed Service Area counties:**
- You AvMed’s National Network Partner physicians or hospitals outside both AvMed networks, but at higher costs.
- You also have the option of choosing a physician or hospital outside the PHCS network, but at higher costs.

**What about lost or stolen cards?** Call AvMed Member Services as soon as possible and an replacement will be sent in the mail. Temporary ID cards can be printed from our Web site at www.avmed.org for a link to the PHCS network.

**General Exclusions**
These medical plans expressly exclude expenses for the following health care services. This is only a partial list of the Exclusions for health care services. No benefits are payable for expenses that:
- Are required prior to your Effective Date or other date your coverage begins.
- Are not within the service categories described in the “What is Covered?” section, any amendment unless such Services are specifically required to be covered by applicable law.
- Are provided by a Physician or other health care provider who relocate you by blood or marriage.
- Are not covered as medically necessary according to the Contract and determined by AvMed.
- Are provided to a beneficiary in an emergency condition.
- Are rendered at no charge.
- Are for Adult Wellness, including routine or preventive care unless provided for in the policy.
- Are for Ambulance Services Administration.
- Are for a Post Part, including any treatment of foot-related elements, shoe inserts designed to effect corneal replacements in the foot or foot alignment.
- Are for Ophthalmology/Ocular Care, including any surgical or non-surgical treatment; medical care, care, or care management care; unless such services are specifically provided.
- Are for Personal Reproductive Therapy (including, but not limited to, in vitro fertilization) and services related to the fitting or provision of hearing aids, including tinnitus maskers, batteries and cost of repair.
- Are for Casual Reproductive Therapy (including, but not limited to, in vitro fertilization) and services related to the fitting or provision of hearing aids, including tinnitus maskers, batteries and cost of repair.
- Are for Mental Health Services, including behavioral health care services, for mental health services, including behavioral health care services.
- Are rendered in an emergency condition.
- Are in relation to Hearing Aids (external or implantable) and related services related to the fitting or provision of hearing aids, including tinnitus maskers, batteries and cost of repair.
- Are in relation to Weight Control services, including gastric surgeries and other treatments for the treatment of obesity or weight loss.
- Are for Weight Loss services, including physical activities, including gym memberships.
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- Are in relation to Weight Control services, including gastric surgeries and other treatments for the treatment of obesity or weight loss.
- Are for Prescription Services, including any drug or any drug or contraceptive treatment.
- Are for CONTRACEPTIVE medications, including injections, devices, and other health care services, when provided for contraception unless medically necessary.
- Are for Behavioral Health Services, including any drug or contraceptive treatment.
- Are for Prescription Services, including any drug or any drug or contraceptive treatment.
- Are for CONTRACEPTIVE medications, including injections, devices, and other health care services, when provided for contraception unless medically necessary.
- Are for Behavioral Health Services, including any drug or contraceptive treatment.

**The AvMed Difference**
You deserve the best.
AvMed Health Plans has earned the highest overall rating of any Florida plan submitting data to the National Committee for Quality Assurance (NCQA).

- **Affordable, high-quality plan**
- **Unsponsored, 24/7 customer service and nurse access**
- **Broad local and national network of doctors and hospitals**
- **No referral to see a specialist**

**AvMed Individual Health**

- **For services within the AvMed Service Area counties:**
  - Use AvMed’s National Network Partner physicians or hospitals outside both AvMed networks, but at higher costs.
  - You also have the option of choosing a physician or hospital outside the PHCS network, but at higher costs.

**AvMed Individual Health**
AvMed offers Individual Health products to residents of Broward and Miami-Dade counties only.

AvMed Individual Health members have the option of getting a provider from the AvMed premier network in Florida. When outside the AvMed service area, either in Florida or elsewhere, they can use a provider from our national network partner. Primary Health Care Systems (PHCS), whenever medical care is needed, and will be covered as in-network benefits.

With the AvMed Individual Health Network, you may choose from a vast network of doctors, hospitals and other providers that you can easily access anywhere in the United States for your health care needs.

For services within the AvMed Service Area counties:
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- You also have the option of choosing a physician or hospital outside the PHCS network, but at higher costs.

ID Cards
- You also have the option of choosing a physician or hospital outside the PHCS network, but at higher costs.
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For services within the AvMed Service Area counties:
- Use AvMed’s National Network Partner physicians or hospitals outside both AvMed networks, but at higher costs.
- You also have the option of choosing a physician or hospital outside the PHCS network, but at higher costs.

What about lost or stolen cards? Call AvMed Member Services as soon as possible and a replacement will be sent in the mail. Temporary ID cards can be printed from our Web site at www.avmed.org for a link to the PHCS network.

**AvMed Individual Health**
AvMed offers you personalized service to take the stress out of health care coverage.

**The AvMed Difference**
You deserve the best.
AvMed Health Plans has earned the highest overall rating of any Florida plan submitting data to the National Committee for Quality Assurance (NCQA).

- Affordable, high-quality plan
- Unsponsored, 24/7 customer service and nurse access
- Broad local and national network of doctors and hospitals
- No referral to see a specialist

AvMed Individual Health fits your budget and your lifestyle.
AvMed Individual Health offers affordable and family health benefits flexible enough to fit your specific needs, and competitively priced options.

Choose from a variety of price options to find the right plan at the right price. Our hassle-free online application is easy and quick. Contact your Independent Insurance Agent to see if AvMed is right for you.
AvMed Individual Health Plans feature:
• No referral to see specialists
• Extensive network of providers in Florida and access to the Private Healthcare Systems, Inc. (PHCS) Healthy Directions network outside AvMed service areas, including nationwide coverage
• Emergency worldwide coverage
• A deductible carrier, where medical expenses incurred in the last three months of a calendar year will carry forward and apply towards the deductible for the following year
• Prescription drug riders with no annual benefit maximums
• Optional maternity riders are available with most plan options
• Fully integrated HSA administration with HealthEquity that includes enrollment and claims processing

AvMed Individual Health members enjoy:
• 24/7 online access to tools and resources that enable members to pay their monthly premiums, review current benefits, check claim status, print ID cards and lower out-of-pocket expenses
• Personalized 24/7 Member Solutions and Nurse On-Call
• Premiere payment/flexibility that includes auto-bank draft, Visa and MasterCard for initial and ongoing premium payments

Contact your Independent Insurance Agent.

Even if you’re healthy today, an accident or medical emergency can drain your finances. Put your mind at ease with AvMed Individual Health. It’s the coverage you need at prices you can afford.

Maximize Your Benefits

Generics ... Real Savings
One of the easiest ways to keep prescription drug expense down is to choose generic medications. Generic drugs are typically sold at substantially lower. The standards of quality are the same for generics as brand-name drugs. When a generic drug product is approved and on the market, it has met the rigorous standards established by the FDA with respect to identity, strength, quality, purity and potency. Discuss the option of taking a generic alternative with your doctor. Generics are very high quality and the cost savings is a benefit to you.

AvMed’s committed to quality health care. What you see in network doctors your out-of-pocket expenses are lower. We have a broad network of physicians, specialists and hospitals which give members access to quality medical care in every major metropolitan area of the state. You can find a complete list of board-certified doctors in our Provider Directory or AvMed’s Web Site at www.avmed.org.

Preventive Care
• Immediate access to preventive and wellness benefits with no co-payment
• No maximum benefit for children
• Maintains rates at no change

A Broad Network of Doctors
AvMed has a commitment to quality health care. What you see in network doctors your out-of-pocket expenses are lower. We have a broad network of physicians, specialists and hospitals which give members access to quality medical care in every major metropolitan area of the state. You can find a complete list of board-certified doctors in our Provider Directory or AvMed’s Web Site at www.avmed.org.

AvMed has plans designed for all life stages.

Contact your Independent Insurance Agent.