

# Benefit Summary

<b>MIAMI-DADE COUNTY &amp; JACKSON HEALTH SYSTEM</b>	<b>LOW OPTION HMO SCHEDULE OF BENEFITS</b>	<b>COST TO MEMBER</b>
<b>CALENDAR YEAR DEDUCTIBLE</b>	INDIVIDUAL / FAMILY	N/A
<b>OUT-OF-POCKET MAXIMUM Per Calendar Year</b>	INDIVIDUAL / FAMILY	N/A
<b>LIFETIME MAXIMUM</b>		UNLIMITED
<b>PRIMARY CARE PHYSICIAN</b>	<p>Services at participating doctors' offices include, but are not limited to:</p> <ul style="list-style-type: none"> <li>▪ Routine office visits / annual gyn examination when performed by primary care physician</li> <li>▪ Pediatric care and well-baby care</li> <li>▪ Periodic health evaluation and immunizations</li> <li>▪ Diagnostic imaging, laboratory or other diagnostic services</li> <li>▪ Minor surgical procedures</li> <li>▪ Vision and hearing examinations for children under 18</li> </ul>	\$25 per visit
<b>SPECIALIST'S SERVICES (REFERRAL REQUIRED FOR MOST SERVICES)</b>	<ul style="list-style-type: none"> <li>▪ Office visits</li> <li>▪ Annual gyn examination when performed by participating specialist (may self-refer)</li> </ul>	\$25 per visit
<b>MATERNITY CARE</b>	<ul style="list-style-type: none"> <li>▪ Initial visit</li> <li>▪ Subsequent visits</li> </ul>	\$25 per visit No charge
<b>ALLERGY TREATMENTS</b>	<ul style="list-style-type: none"> <li>▪ Visits and/or injections</li> <li>▪ Skin testing (per course of treatment)</li> </ul>	\$25 per visit
<b>CHIROPRACTIC</b>	<ul style="list-style-type: none"> <li>▪ Chiropractic</li> </ul>	\$25 per visit
<b>PODIATRY</b>	<ul style="list-style-type: none"> <li>▪ Podiatry</li> </ul>	\$25 per visit
<b>HOSPITAL</b>	<p>Inpatient care at participating hospitals includes:</p> <ul style="list-style-type: none"> <li>▪ Room and board - unlimited days (semi-private)</li> <li>▪ Physicians', specialists' and surgeons' services</li> <li>▪ Anesthesia, use of operating and recovery rooms, oxygen, drugs and medication</li> <li>▪ Intensive care unit and other special units, general and special duty nursing</li> <li>▪ Laboratory and diagnostic imaging</li> <li>▪ Required special diets</li> <li>▪ Radiation and inhalation therapies</li> </ul>	\$150 per day for the first 3 days, per admission; no charge thereafter
<b>OUTPATIENT SERVICES</b>	<ul style="list-style-type: none"> <li>▪ Outpatient surgeries, including cardiac catheterizations and angioplasty</li> </ul>	No charge

# *Benefit Summary, continued*

<b>OUTPATIENT DIAGNOSTIC TESTS</b>	<ul style="list-style-type: none"> <li>▪ Complex radiological imaging (CT, MRI, MRA, PET and Nuclear Cardiac Imaging)</li> <li>▪ Other diagnostic imaging tests and laboratory</li> <li>▪ Mammogram</li> </ul>	<p>No charge</p> <p>No charge</p> <p>No charge</p>
<b>EMERGENCY SERVICES</b>	<p>An emergency is the sudden and unexpected onset of a condition requiring immediate medical or surgical care.</p> <ul style="list-style-type: none"> <li>▪ Emergency services at participating hospitals</li> <li>▪ Emergency services - non-participating hospitals, facilities and/or physicians</li> </ul> <p>AvMed must be notified within 24 hours of inpatient admission following emergency services or as soon as reasonably possible.</p>	<p>\$100 Co-payment (waived if admitted)</p> <p>\$100 Co-payment (waived if admitted)</p>
<b>URGENT/IMMEDIATE CARE</b>	<ul style="list-style-type: none"> <li>▪ Medical services at a participating Urgent/Immediate Care facility or services rendered after hours in your Primary Care Physician's office</li> <li>▪ Medical Services at a participating retail clinic</li> <li>▪ Medical Services at a non-participating Urgent/Immediate Care facility or non-participating retail clinic</li> </ul>	<p>\$50 Co-payment</p> <p>\$25 Co-payment</p> <p>\$50 Co-payment</p>
<b>HOME HEALTH CARE DRUG AND ALCOHOL REHABILITATION PROGRAMS</b>	<ul style="list-style-type: none"> <li>▪ Per occurrence</li> <li>▪ Inpatient</li> <li>▪ Outpatient</li> </ul>	<p>No charge</p> <p>\$150 per day for the first 3 days, per admission; no charge thereafter</p> <p>\$25 per visit</p>
<b>MENTAL / NERVOUS DISORDERS</b>	<ul style="list-style-type: none"> <li>▪ Inpatient</li> <li>▪ Outpatient</li> </ul>	<p>\$150 per day for the first 3 days, per admission; no charge thereafter</p> <p>\$25 per visit</p>
<b>FAMILY PLANNING</b>	<ul style="list-style-type: none"> <li>▪ Voluntary family planning services</li> <li>▪ Sterilization</li> </ul>	<p>\$25 per visit</p> <p>\$100 Co-payment</p>
<b>AMBULANCE PHYSICAL, SPEECH, RESPIRATORY AND OCCUPATIONAL THERAPIES</b>	<ul style="list-style-type: none"> <li>▪ When pre-authorized or in the case of emergency</li> <li>▪ Short-term physical, speech, respiratory and occupational therapy for acute conditions</li> </ul> <p>Coverage is limited to 60 visits combined per calendar year</p>	<p>No charge</p> <p>\$25 per visit</p>

# *Benefit Summary, continued*

<b>SKILLED NURSING FACILITIES AND REHABILITATION CENTERS</b>	<ul style="list-style-type: none"> <li>▪ Up to 60 days post-hospitalization care per calendar year when prescribed by physician and authorized by AvMed</li> </ul>	No charge
<b>CARDIAC REHABILITATION</b>	<p>Cardiac rehabilitation is covered for the following conditions:</p> <ul style="list-style-type: none"> <li>▪ Acute myocardial infarction</li> <li>▪ Percutaneous transluminal coronary angioplasty (PTCA)</li> <li>▪ Repair or replacement of heart valves</li> <li>▪ Coronary artery bypass graft (CABG), or</li> <li>▪ Heart transplant</li> </ul> <p>Coverage is limited to 36 visits per calendar year</p>	\$25 per visit
<b>INFERTILITY TREATMENT</b>	<ul style="list-style-type: none"> <li>▪ Infertility treatment (limited to diagnostic testing and procedures)</li> </ul>	\$25 per visit
<b>DURABLE MEDICAL EQUIPMENT AND ORTHOTIC APPLIANCES</b>	<p>Equipment includes but not limited to:</p> <ul style="list-style-type: none"> <li>▪ Hospital beds</li> <li>▪ Walkers</li> <li>▪ Crutches</li> <li>▪ Wheelchairs</li> </ul> <p>Orthotic appliances are limited to:</p> <ul style="list-style-type: none"> <li>▪ Leg, arm, back and neck custom-made braces</li> </ul>	<p>\$50 per episode of illness</p> <p><b>Benefits limited to \$500 per calendar year</b></p>
<b>PROSTHETIC DEVICES</b>	<p>Prosthetic devices are limited to:</p> <ul style="list-style-type: none"> <li>▪ Artificial limbs</li> <li>▪ Artificial joints</li> <li>▪ Ocular prostheses</li> </ul>	No charge
<b>HOSPICE CARE</b>	<ul style="list-style-type: none"> <li>▪ Hospice Care (360 day lifetime limit)</li> </ul>	No charge
<b>AUTISM SERVICES*</b>	<ul style="list-style-type: none"> <li>▪ Physical, speech, occupational therapy</li> <li>▪ Applied Behavioral Analysis</li> </ul>	<p>\$25 per visit</p> <p>\$25 per visit</p>

\* Calendar year maximum      \$36,000

\* Lifetime maximum            \$200,000

## **PRESCRIPTION DRUG BENEFIT (INCLUDES INJECTABLES)**

**Prescription Drug Co-payments do not count toward annual out-of-pocket maximum**

<b>PRESCRIPTION DRUGS-RETAIL (INCLUDES CONTRACEPTIVES) (30 DAY SUPPLY)</b>	<p>\$15 Co-payment Generic</p> <p>\$30 Co-payment Preferred Brand</p> <p>\$50 Co-payment Non-Preferred Brand</p>
<b>PRESCRIPTION DRUGS-MAIL ORDER (INCLUDES CONTRACEPTIVES) (90 DAY SUPPLY)</b>	<p>\$30 Co-payment Generic</p> <p>\$60 Co-payment Preferred Brand</p>

# *Benefit Summary, continued*

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\$100 Co-payment  
Non-Preferred Brand

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**“Brand Additional Charge”** means the additional charge that must be paid if you choose a Brand medication when a Generic equivalent is available. The charge is the difference between the cost of the Brand medication and the Generic medication. This charge must be paid in addition to the applicable Non-Preferred Brand Co-payment.

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**PRIOR AUTHORIZATION IS REQUIRED FOR SPECIFIC COVERED SERVICES INCLUDING, BUT NOT LIMITED TO:**

- All inpatient services
  - Observation services
  - Residential treatment
  - Outpatient surgery
  - Intensive outpatient programs
  - Complex radiological imaging (CT, MRI, MRA, PET and Nuclear Cardiac Imaging)
  - Non emergency ambulance
  - Dialysis services
  - Transplant services
  - Use of Non-Participating Providers
  - Select medications including injectables
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**FOR ADDITIONAL INFORMATION, PLEASE CALL 1-800-68-AVME  
(1-800-682-8633)**

THIS SCHEDULE OF CO-PAYMENTS IS NOT A CONTRACT.  
FOR SPECIFIC INFORMATION ON BENEFITS, EXCLUSIONS AND LIMITATIONS PLEASE SEE YOUR  
SUMMARY PLAN DESCRIPTION.