

Quick Reference Guide

BENEFIT PLAN QUICK OVERVIEW

This chart is a quick overview of the insurance and other benefits offered by Miami-Dade County. Call the insurance company directly for plan information specific to your needs.

Benefit	Plan Options	Description & Cost Sharing	Resources
MEDICAL	AvMed POS Plan allows you to use both in and out of network providers	In-network: Plan pays 100% for covered charges, after applicable co-payments. Out-of-Network: Plan pays 70% of Maximum Allowable Payment (MAP); you pay 30% co-insurance after deductible. You will be responsible for all Out-of-Network charges in excess of the Maximum Allowable Payment.	www.avmed.org/mdc (800) 682-8633
	AvMed High Option HMO In-network benefits only	Plan pays 100% for covered charges, after applicable co-payments. Your up-front cost for dependent coverage is higher than the HMO Low Option, but co-payments (office visits, etc.) are lower when you use the plan.	www.avmed.org/mdc (800) 682-8633
	AvMed Select Network HMO In-network benefits only	New plan for 2015 - Plan benefits mirror the High Option HMO, except for the Emergency room co-pay and out of pocket max.	www.avmed.org/mdc (800) 682-8633
DENTAL	Delta Dental Indemnity Plan with Standard or Enriched options	You have the option of using Delta PPO network or out of network providers. Benefits are payable at various coinsurance levels. A deductible is applied for services other than preventive and diagnostic. Annual maximum reimbursements are \$1,000 per person for the Standard plan and \$1,500 per person for the Enriched plan. The Enriched plan includes orthodontia.	www.deltadentalins.com/mdc (800) 471-1334
	Humana OHS Pre-paid Dental with Standard or Enriched options	Limited to participating dentists in the Humana-OHS network. Most preventive and diagnostic services provided at no additional cost to members. Some services have fixed co-payments. There are no claim forms, no deductibles, and no annual dollar maximum.	www.humana.com/miami-dade-co-govt (800) 380-3187
	MetLife DHMO Pre-paid Dental with Standard or Enriched options	Use participating optometrists or ophthalmologists on the Optix Plan network to get the most savings. Participating providers file claims electronically; no forms for you to fill out. Using out-of-network providers will result in lower savings and you must pay for vision services up front, then file a claim to receive reimbursement.	www.metlife.com/mybenefits (877) 638-2055