



**MIAMI-DADE COUNTY'S  
ACTIVE EMPLOYEE HEALTH PLAN  
2025 OPEN ENROLLMENT  
OCTOBER 21-  
NOVEMBER 4, 2024**



# 2025 AVMED BENEFIT GUIDE



View Your 2025  
Benefit Guide Here



**2025 BENEFIT GUIDE**  
Miami-Dade County  
Self-Funded Medical Program  
For Employees and Dependents



SF-3730 (09/24)



24-18165

# 2025 Open Enrollment Medical Plan Features

## **2025 Open Enrollment**

- Key Dates
- Dependent Eligibility

## **Medical Plan Overview**

- Active Employee Plans
- Benefit Highlights

## **Value Added Programs**

- SmartShopper
- Virtual Visits Powered by MD Live
- Sword Virtual Physical Therapy
- Bloom Digital Pelvic Health Program

# 2025 Open Enrollment Dates

- Your Miami-Dade County Employee Open Enrollment website opens **10/21/2024- 11/4/2024** at [www.miamidade.gov/openenrollment](http://www.miamidade.gov/openenrollment).
- Regional Meetings and Virtual Benefit Presentations will be held **10/16/2024 – 11/01/2024**.
- New Dependent Eligibility Documents are due by the end of Open Enrollment on **11/4/2024**.



# Eligibility Requirements for Newly Added Dependents

- The last day to submit New Dependent Eligibility Documents is by the end of Open Enrollment on **11/4/2024**.
- Please ensure that eligibility documents for newly enrolled dependents are submitted to your DPR, or to [Benefits@miamidade.gov](mailto:Benefits@miamidade.gov).
- If eligibility documents are not received by **11/4/24**, the dependent will not be enrolled for coverage 1/1/25.
- For additional information and sample documents needed for dependent eligibility, visit:  
<https://secure.miamidade.gov/employee/benefits/dependent-eligibility.page>



# Miami-Dade County Advantage Plans

- **First Choice Advantage HMO**
- **Select Advantage HMO**
- **HMO Advantage**
- **POS Advantage (out of network option).**

There are **no changes to existing benefits or premiums in 2025.**  
Your familiar plans remain the same.

**\*Medical plan options listed *may not be available* to employees hired on or after 1/1/2019. Refer to your union's collective bargaining agreement for more details.**





# 2025 Benefits Highlights and Reminders

Open Enrollment is your **once-a-year opportunity** to review and/or change your benefit choices, ensuring you have the coverage that suits you and your family best.

There are **no changes to existing benefits or premiums in 2025**.  
Your familiar plans remain the same.

- **Low-Cost Copayments & Pocket Impact**
- **Low-cost options available for services** (JHS facilities at \$0 copayment).
- **Network Plan Comparison for Best Fit:**
  - **First Choice Advantage HMO (Jackson First Network)**
  - **Select Advantage HMO (Select Network)**
  - **HMO Advantage (HMO Advantage Network)**
  - **POS Advantage (HMO Advantage Network + out of network option)**

# Benefit Highlights: Hi-Tech Imaging at Non-Hospital Affiliated Facilities

## **What is Hi-Tech Imaging?**

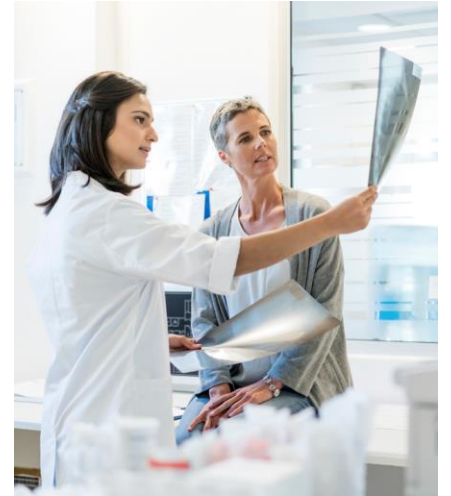
Hi-Tech diagnostic imaging includes radiology tests, like MRIs, PET scans, and CT scans, which are used to diagnose or treat medical conditions.

Providers must obtain prior authorization from the Plan before performing these tests.

## **Benefit:**

- Non-emergency Hi-Tech imaging (such as outpatient MRIs, PET scans, and CT scans) *must* be performed at non-hospital affiliated facilities, unless it is at a Jackson Health System (JHS) facility.
- This policy promotes the use of more cost-effective, non-hospital affiliated facilities.

Please note: Preventive imaging, like mammograms, and diagnostic x-rays or ultrasounds are *not* subject to this requirement.





# ER, Urgent Care, and Retail Clinic Options

## Be Prepared for Immediate Medical Care

- Discuss after-hours care and weekend accessibility with your doctor.
- Know the options available to you when immediate medical attention is needed.

### When is it an Emergency?

**Emergency Signs:** Life-threatening conditions, loss of consciousness, sudden sharp abdominal pain, uncontrolled bleeding, complicated fractures.

### Understanding Your Options:

#### Emergency Room

- **For:** Life-threatening conditions (chest pain, difficulty breathing, severe injuries).
- **Action:** Know how to get there quickly. Go to the nearest hospital or call 911.
- **Cost:** Emergency Room Copayment (see Summary of Benefits)

#### Urgent Care Center (UCC)

- **For:** Minor medical emergencies (sprains, minor cuts, high fever).
- **Why:** Often more convenient and cost-effective than the ER.
- **Details:** No appointment needed, open 7 days with extended hours, qualified physicians on-site.

#### Retail Clinic

- **For:** Basic medical care after hours or when your doctor's office isn't available.
- **Benefits:** Affordable, no appointment needed, open 7 days a week.
- **Cost:** Applicable PCP copayment,



# Participating Hospitals under the Select Advantage and First Choice Advantage Plans

Here is a reminder of the participating hospitals under the MDC Select Advantage and First Choice Advantage Plans.

MDC Select	
Miami-Dade	Broward
Baptist Hospital	Broward Health (Coral Springs)
Doctors Hospital	Broward Health (Imperial Point)
Baptist Homestead Hospital	Broward Health Medical Center
South Miami Hospital	Broward Health (North)
West Kendall Baptist Hospital	Northwest Medical Center
Kendall Regional	Cleveland Clinic
Mount Sinai Medical Center	Holy Cross
Jackson Memorial Hospital	Memorial Hospital (Miramar)
Jackson North	Memorial Hospital (Pembroke)
Jackson South	Memorial Hospital (West)
Jackson West	Memorial Regional Hospital
Nicklaus Children's	Memorial Regional Hospital (South)
University of Miami	
Holtz Children's Hospital	
Bascom Palmer Eye Institute	
First Choice Advantage/MDC	
Miami-Dade	
Jackson Memorial Hospital	Jackson South
Jackson West	University of Miami
Jackson North	Bascom Palmer Eye Institute
Holtz Children's Hospital	

If you have any questions or need more information, please contact AvMed's Member Engagement at the number on the back of your ID card or go to [www.AvMed.org/MDC](http://www.AvMed.org/MDC).



\*This information is effective 09/01/2024

# SmartShopper

## Exclusive for Miami-Dade County Employees Earn Cash Rewards with SmartShopper!

### •Why Use SmartShopper?

- **Savings:** Earn cash rewards by shopping with Smartshopper for medical procedures or diagnostic tests.
- **Convenience:** Quickly compare options for medical procedures within your network. Smartshopper's Personal Assistant Team (PAT) is ready to assist you.
- **High Quality:** Access top-rated providers within your network.
- **Your Choice:** Select the participating provider that fits your needs while earning rewards!

To access SmartShopper, call the Personal Assistant Team (PAT) at **1.866.285.7453** to quickly and easily shop healthcare services in your area.

\*Excludes First Choice Advantage HMO



## Stop overpaying for medical care

Did you know that the same MRI can range from \$200 to \$2,000? It's possible that you're overpaying for care, even at in-network locations. SmartShopper is part of your benefits plan and has already done all the legwork for you.

### Meet SmartShopper!

By providing the information you need, SmartShopper has helped over 1 million members save money without compromising quality. You can even earn a reward up to **\$2,250**! So don't wait, start saving with SmartShopper today!

### It's Simple to Use



**Compare** providers by calling the Personal Assistant Team at **866-285-7453**.



**Schedule** your appointment or let the Personal Assistant Team do it for you.



**Earn** a reward by having your appointment within the year.

### To get started:

Call the SmartShopper Personal Assistant Team at **866-285-7453**.



The Personal Assistant Team is ready to support you. From selecting to scheduling to prior authorizations, they make next steps = no sweat. Call today!

**Go Green by going paperless! Contact us to register your email today.**

The Personal Assistant Team is available Monday through Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 6 p.m. ET.\*





**AvMed's Virtual Visits, powered by MDLIVE,** allows you to see a health care provider from your computer or smart phone—anytime, anywhere.

**Avoid the wait. Your life is 24/7. Now your doctor is too**—see a provider for non-emergency medical conditions.

**No waiting for appointment**—Board certified health care providers are available to you 24/7.

**Three easy ways to sign up:**

1. Go to [www.AvMed.org/virtual-visits](http://www.AvMed.org/virtual-visits)
2. Call (888) 834-1532
3. Download the app.

Virtual visits billed by AvMed participating network providers are subject to the cost share for PCP/Specialist visit.

**On-demand care for illness and injuries is part of your health plan.**

MDLIVE. Anytime. Anywhere.

The banner features the AvMed logo, the Miami-Dade County logo, and the MDLIVE logo. It also includes a collage of four smartphones displaying video consultations with various healthcare providers.

Getting sick is always a hassle. When you need care fast, talk to a board-certified MDLIVE doctor in minutes. Get reliable care from the comfort of home instead of an urgent care clinic or crowded ER. MDLIVE is open nights, weekends, and holidays. No surprise costs.

**MDLIVE cares for more than 80 common, non-emergency conditions, including:**

**Convenient and reliable care.**  
MDLIVE doctors have an average of 15 years of experience and can be reached 24/7 by phone or video.

**Affordable alternative to urgent care clinics and the ER.**  
MDLIVE treats 80+ common conditions like flu, sinus infections, pink eye, ear pain, and UTIs (Females, 18+). By talking to a doctor at home, you can avoid long waits and exposure to other sick people.

**Prescriptions.**  
Your MDLIVE doctor can order prescriptions<sup>1</sup> to the pharmacy of your choice. MDLIVE can also share notes with your local doctor upon request.

- Allergies
- Cold & Flu
- Cough
- Ear Pain
- Headache
- Prescriptions
- Pink Eye
- Sinus Problems
- Sore Throat
- UTI (Females, 18+)
- Yeast Infections
- And more

**\*Check plan benefits for applicable copayments.**



**Create your account today.**  
MDLIVE.com/AvMed | 800-400-MDLIVE

<sup>1</sup>Prescriptions are available at the physician's discretion when medically necessary. A renewal of an existing prescription can also be provided when your regular physician is unavailable, depending on the type of medication.

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## Relieve aches + pains from the comfort of your home

Tired of experiencing chronic pain or loss of mobility? Struggling with discomfort? Meet Sword Thrive, your new digital physical therapy program designed to help you overcome joint, back, and muscle pain—all from home.

Combining licensed physical therapists (PTs) with easy-to-use technology, Thrive is more than just convenient, it is proven to work. 67% of members are pain-free by the end of their program<sup>1</sup>.



### Here's how it works



#### Pick your PT

Thanks to your dedicated PT, your Thrive program is entirely customized to you, your goals and your abilities.



#### Get your Thrive kit

Your kit comes with your own tablet, and will provide you and your PT with real-time feedback.



#### Stay connected

Chat 1:1 with your PT any-time. They'll check in, monitor your progress, and adjust your program as needed.



#### Feel the relief

Complete your exercise sessions whenever is most convenient for you. Then feel pain relief for yourself

Pain doesn't wait. Why should you?

**Enroll today to get started**

[sword.health/thrive/avmedmdc/go](https://sword.health/thrive/avmedmdc/go)



# Sword Virtual Physical Therapy Program

- Your dedicated physical therapist will design an exercise program just for you.
- Sword will ship you a tablet to guide you and provide real-time feedback.
- Complete your exercise sessions at home when it is convenient for you.
- Your physical therapist is there to support you virtually and is available at any time.

Available to Miami-Dade County enrolled employees and their dependents 18 and older at no additional cost as part of your health plan.



Available to Miami-Dade County enrolled employees and their dependents 18 and older at no additional cost as part of your health plan.

<sup>1</sup>Sword BoB 2023

# Bloom Digital Pelvic Therapy Program

Powered by Sword Health, Bloom is a digital pelvic therapy solution for women in all stages of life including pregnancy, postpartum, and menopause.



Bloom is your no-cost,  
**digital pelvic health** benefit.

1 in 3 women suffer from pelvic health disorders<sup>1</sup> including bladder issues, bowel dysfunction, and pelvic pain. Sword Health developed Bloom to give you relief with an easy-to-use, at-home pelvic therapy solution.



Here are some signs you may need pelvic therapy



What you get with Bloom



**Expert Care**  
Bloom's pelvic Health Specialists all have Doctor of Physical Therapy degrees and provide guidance throughout the program.



**Innovative Tech**  
Women perform short pelvic-therapy sessions from home, using a safe, intravaginal pod that connects to a mobile app.



**Real results**  
Bloom sessions are fun and interactive. Members track progress and receive guidance through the app.

Scan the QR Code  
to learn more or visit:

[sword.health/bloom/avmedmdc/go](https://sword.health/bloom/avmedmdc/go)



Bloom digital health may be now available to Miami-Dade County residents and their spouses and



# AvMed's dedicated website for Miami-Dade County Employees AvMed.org/MDC



[WHY AVMED?](#)[MDC-PLANS](#)[TOOLS AND RESOURCES](#)[EVENTS CALENDAR](#)[MY ACCOUNT](#)

AVMED | MIAMI DADE COUNTY | MIAMI DADE

QUICK LINKS

[FIND A BEHAVIORAL HEALTH PROVIDER](#)[FIND A PROVIDER](#)[FIND A PHARMACY](#)[PREFERRED MEDICATION LISTS](#)[PHCS DIRECTORY](#)[RETIREEFIRST - FOR MEDICARE ELIGIBLE RETIREES](#)[VIRTUAL VISITS](#)[IHEALTH RECORD](#)[SMARTSHOPPER™](#)[ACTIVE&FIT](#)[BLOOM](#)[SWORD HEALTH](#)[TAKE YOUR PHA](#)[WELLNESSWORKS PROGRAM](#)

2025 OPEN ENROLLMENT PERIOD IS HERE!


We're proud to offer Miami-Dade County (MDC) employees health plans that fit your needs and the needs of your family, and all the resources you need to help you embrace better health every day—at home, at work, or wherever life takes you at every stage of your life.

[REVIEW 2025 MDC BENEFIT GUIDE](#)[REVIEW 2025 ADVANTAGE PLANS FOR ACTIVE EMPLOYEES](#)[REVIEW 2025 PLANS FOR PRE-65 RETIREES AND/OR DEPENDENTS](#)[REVIEW 2025 PLANS FOR MEDICARE ELIGIBLE RETIREES](#)[REVIEW 2024 MDC BENEFIT GUIDE FOR ACTIVE EMPLOYEES](#)[REVIEW 2024 ADVANTAGE PLANS FOR ACTIVE EMPLOYEES](#)[REVIEW 2024 PLANS FOR PRE-65 RETIREES AND/OR DEPENDENTS](#)[REVIEW 2024 PLANS FOR MEDICARE ELIGIBLE RETIREES OR DEPENDENTS](#)


The AvMed logo, consisting of the word "AvMed" in a bold, sans-serif font, with a yellow circular graphic element behind the "A" and "M".

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# How to Register to the Member Portal



## How to Register to the MEMBER PORTAL



- Go to [www.AvMed.org/MDC](http://www.AvMed.org/MDC) and click on "Log In" in the upper right-hand corner and select "Members."



Menu AvMed Log In

**Hello, Neighbor**  
Welcome to better health.

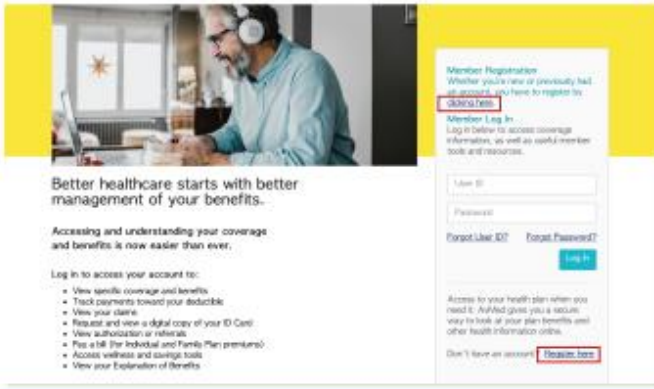
[Compare Health Plans >](#)

**All Members:** Every home in the US is able to obtain free at-home COVID-19 tests through the U.S. government at [COVIDtests.gov](https://www.covidtests.gov).

**Individuals & Families/Health Plans Through Mark Members:** At-home COVID-19 over-the-counter tests are now covered at no charge for eligible AvMed Members when purchased at an AvMed in-network pharmacy, or for up to \$12 per test after claim reimbursement when purchased at any other location. [Learn More](#)

**Medicare Members:** Medicare covers up to eight free at-home COVID-19 over-the-counter tests per month. Medicare Part B recipients, including Medicare Advantage plan Members, may visit a participating pharmacy and other locations found [here](#) to access the tests directly. [Learn More](#)

- Register by clicking on either of the Register links on the Member Portal log in screen.



Better healthcare starts with better management of your benefits.

Accessing and understanding your coverage and benefits is now easier than ever.

Log in to access your account to:

- View specific coverage and benefits
- Track payments toward your deductible
- View your claims
- Request and view a digital copy of your ID Card
- View authorization or referrals
- Pay a bill (for Individual and Family Plan premiums)
- Access wellness and savings tools
- View your Explanation of Benefits

Member Registration  
Whether you're new or previously had an account, you'll have to register by clicking here.

Member Log In  
Log in below to access coverage information, as well as useful member tools and resources.

Username: Password: [Forgot Username?](#) [Forgot Password?](#) [Log In](#)

Access to your health plan when you need it. AvMed gives you a secure way to look at your plan benefits and other health information online.

Don't have an account? [Request here](#)

# How to Reach Us

## **MDC DEDICATED MEMBER ENGAGEMENT CENTER**

Our Member Engagement Center is available to answer questions regarding benefits, claims, changing physicians or anything involving your AvMed membership. You can call the Member Engagement Center toll-free at **1-800-682-8633, 24 hours a day/7 days a week for Miami-Dade County employees.**

**AvMed Member Portal:** [www.avmed.org/mdc](http://www.avmed.org/mdc)

## **AvMed On-Site Team Direct Contacts for Q & A:**

Belkis Alsina-Bosch 305-375-2457 or 305-375-5306 email: [Belkis.Alsina-Bosch@avmed.org](mailto:Belkis.Alsina-Bosch@avmed.org)

Nichelle Irias 305-375-4119 or 305-375-5306 email: [Nichelle.Irias@avmed.org](mailto:Nichelle.Irias@avmed.org)

Rachel Fernandez 305-375-5408 or 305-375-5306 email: [Rachel.Fernandez@avmed.org](mailto:Rachel.Fernandez@avmed.org)

Vanessa Feliciano 305-375-5583 or 305-375-5306 email: [Vanessa.Felician@avmed.org](mailto:Vanessa.Felician@avmed.org)

## **Miami-Dade County's HR/Benefits Website:**

[www.miamidade.gov/humanresources/benefits.asp](http://www.miamidade.gov/humanresources/benefits.asp)

## **Open Enrollment Website:**

**10/21/2024 to 11/4/2024:** [www.miamidade.gov/openenrollment](http://www.miamidade.gov/openenrollment)





**QUESTIONS...**

