

Comparison of Benefits AvMed Health Plans



BENEFITS		AvMed Value 2500	AvMed Value 5000	AvMed HSA 2500	AvMed HSA 5000	AvMed Plus 500	AvMed Plus 1000	AvMed Plus 2500	AvMed Plus 5000
For the provider network please go to: www.avmed.org									
CALENDAR YR DED	Individual	\$2,500	\$5,000	\$2,500	\$5,000	\$500	\$1,000	\$2,500	\$5,000
	Family	\$5,000	\$10,000	\$5,000	\$10,000	\$1,000	\$2,000	\$5,000	\$10,000
OOP MAX	Individual	\$4,000	\$8,000	\$5,000	\$5,000	\$2,000	\$2,000	\$2,000	\$2,000
	Family	\$8,000	\$16,000	\$10,000	\$10,000	\$4,000	\$4,000	\$4,000	\$4,000
Coinsurance		70/30	70/30	80/20	No Charge	80/20	80/20	80/20	80/20
LIFE TIME MAX		\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
SPECIALIST		CYD&CO-INS	CYD&CO-INS	CYD&CO-INS	CYD&CO-INS	\$50	\$50	\$50	\$50
ROUTINE ADULT EXAMS & IMMUNIZATIONS		\$35 PCP/ \$50 SPC	\$35 PCP/ \$50 SPC	\$35 PCP/ \$50 SPC	\$35 PCP/ \$50 SPC	\$35 PCP/ \$50 SPC	\$35 PCP/ \$50 SPC	\$35 PCP/ \$50 SPC	\$35 PCP/ \$50 SPC
MATERNITY		AVAILABLE RIDER	AVAILABLE RIDER	NOT AVAILABLE	NOT AVAILABLE	AVAILABLE RIDER	AVAILABLE RIDER	AVAILABLE RIDER	AVAILABLE RIDER
MAMMOGRAMS		NO CHARGE	NO CHARGE	NO CHARGE	NO CHARGE	NO CHARGE	NO CHARGE	NO CHARGE	NO CHARGE
PRESCRIPTION DRUG RIDER		NOT AVAILABLE	NOT AVAILABLE	CYD&CO-INS	CYD&CO-INS	OPTIONS AVAILABLE	OPTIONS AVAILABLE	OPTIONS AVAILABLE	OPTIONS AVAILABLE
MENTAL HEALTH		NOT AVAILABLE	NOT AVAILABLE	CYD&CO-INS	CYD&CO-INS	CYD&CO-INS	CYD&CO-INS	CYD&CO-INS	CYD&CO-INS
CARRY OVER DEDUCTIBLE		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

AGE	AvMed Plus 500				AvMed Plus 1000				AvMed Plus 2500				AvMed Plus 5000			
	MIAMI-DADE		BROWARD		MIAMI-DADE		BROWARD		MIAMI-DADE		BROWARD		MIAMI-DADE		BROWARD	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
18	131.57	132.58	127.72	128.70	111.10	111.96	108.66	109.50	88.81	89.50	87.53	88.21	71.00	71.56	68.20	68.72
19	139.93	144.54	134.86	139.68	117.40	122.69	113.82	119.34	92.03	97.22	86.16	95.16	68.16	76.01	64.42	73.16
20	148.25	158.17	141.85	152.17	123.57	134.98	118.78	130.58	94.99	106.01	84.48	103.06	65.17	81.07	60.62	78.18
21	157.07	173.10	149.20	165.78	130.07	148.49	123.95	142.87	98.05	115.60	82.84	111.61	62.32	86.45	57.04	83.55
22	166.41	189.43	156.93	180.61	136.92	163.36	129.35	156.32	101.21	126.05	81.23	120.87	59.59	92.20	53.67	89.28
23	171.16	196.71	161.45	187.58	140.75	169.60	133.00	162.33	103.97	130.53	83.46	125.20	61.13	96.32	55.08	93.31
24	176.05	204.27	166.09	194.82	144.69	176.08	136.76	168.56	106.79	135.17	85.76	129.68	62.71	100.63	56.52	97.51
25	181.08	212.12	170.87	202.34	148.74	182.81	140.62	175.04	109.70	139.98	88.12	134.32	64.33	105.13	58.00	101.91
26	186.25	220.27	175.79	210.15	152.90	189.79	144.59	181.76	112.69	144.96	90.55	139.14	65.99	109.84	59.53	106.50
27	191.57	228.73	180.85	218.26	157.18	197.04	149.68	188.74	115.75	150.11	93.04	144.12	67.69	114.75	61.09	111.31
28	196.80	233.92	185.83	223.24	161.20	201.48	152.52	193.02	118.32	155.32	95.12	149.15	70.59	119.43	63.82	115.88
29	202.15	237.96	190.92	227.12	165.13	204.93	156.28	196.35	120.50	160.78	96.90	154.41	73.95	124.29	67.00	120.62
30	207.51	241.43	196.04	230.46	169.15	207.89	160.14	199.22	122.89	166.22	98.85	159.67	77.70	129.06	70.55	125.27
31	212.81	244.91	201.09	233.82	173.46	210.84	164.27	202.08	126.09	171.38	101.46	164.66	81.76	133.48	74.37	129.61
32	217.95	248.97	206.02	237.77	178.24	214.25	168.85	205.43	130.68	175.97	105.23	169.15	86.06	137.28	78.36	133.39
33	222.79	253.91	210.66	242.60	183.68	218.32	174.08	209.44	137.33	179.91	110.71	173.05	90.64	140.34	82.51	136.48
34	227.39	259.37	215.09	247.95	189.65	222.70	179.82	213.79	145.66	183.37	117.58	176.52	95.53	142.82	86.90	139.05
35	231.96	264.86	219.51	253.35	195.87	227.15	185.81	218.22	154.64	186.51	125.00	179.70	100.70	144.93	91.53	141.27
36	236.75	269.94	224.11	258.35	202.08	231.40	191.77	222.45	163.28	189.45	132.12	182.69	106.11	146.89	96.39	143.34
37	241.99	274.13	229.11	262.48	208.01	235.20	197.43	226.22	170.55	192.36	138.09	185.62	111.70	148.89	101.47	145.43
38	247.91	276.51	234.72	264.87	213.74	237.99	202.87	229.01	176.30	194.93	142.59	188.21	117.63	150.54	106.95	147.17
39	254.37	277.39	240.80	265.81	219.44	239.92	208.25	230.97	181.19	197.08	146.19	190.39	123.92	151.72	112.82	148.43
40	261.00	278.16	247.03	266.63	225.01	241.86	213.49	232.93	185.48	199.23	149.37	192.56	130.36	153.00	118.84	149.79
41	267.44	280.21	253.09	268.66	230.31	244.64	218.48	235.67	189.41	201.83	152.59	195.13	136.73	154.97	124.78	151.79
42	273.32	284.93	258.65	273.20	235.24	249.10	223.15	239.99	193.22	205.31	156.33	198.52	142.84	158.22	130.39	154.99
43	277.59	293.16	262.71	281.04	238.84	255.66	226.60	246.25	195.87	209.61	159.84	202.65	148.19	163.02	135.32	159.79
44	280.47	303.98	265.50	291.30	241.19	263.75	228.88	253.93	197.20	214.45	162.80	207.25	152.94	168.97	139.72	165.82
45	283.58	316.12	268.50	302.81	243.72	272.76	231.35	262.48	198.77	219.90	166.34	212.42	157.79	175.68	144.13	172.48
46	288.51	328.32	273.22	314.42	247.85	282.07	235.31	271.35	202.15	226.06	171.58	218.28	163.47	182.72	149.09	179.20
47	296.87	339.33	281.14	324.98	255.00	291.05	242.12	280.01	208.88	233.02	179.63	224.92	170.70	189.69	155.15	185.37
48	308.33	349.14	291.96	334.51	266.00	300.00	252.52	288.75	220.08	241.40	191.36	232.93	179.50	196.70	162.28	190.84
49	321.83	358.59	304.68	343.80	279.89	309.32	265.63	297.94	234.69	251.14	206.00	242.22	189.40	204.02	170.12	195.99
50	337.85	367.69	319.76	352.78	295.45	318.59	280.31	307.12	251.07	261.30	222.29	251.94	200.36	211.48	178.70	201.07
51	356.86	376.43	337.68	361.42	311.44	37.37	295.41	315.83	267.59	270.94	238.94	261.25	212.31	218.94	188.05	206.36
52	379.33	384.82	358.90	369.66	326.63	335.22	309.78	323.60	282.60	279.14	254.69	269.27	225.21	226.24	198.20	212.09
53	407.50	390.68	385.52	375.59	339.73	339.88	322.18	328.44	294.94	283.73	268.77	273.69	239.48	232.43	208.85	217.53
54	441.04	394.01	417.20	379.25	351.54	341.62	333.40	330.64	305.69	285.33	282.04	275.88	255.15	237.64	219.98	222.50
55	476.62	398.08	450.84	383.49	364.04	343.87	345.26	333.22	316.62	287.19	295.63	278.12	271.60	243.25	232.04	228.12
56	510.91	406.11	483.31	391.20	379.16	350.05	359.63	339.18	329.46	292.54	310.66	283.76	288.18	250.67	245.48	235.52
57	540.57	421.38	511.49	405.25	398.89	363.56	378.34	351.53	345.97	304.61	328.25	295.88	304.28	261.31	260.75	245.80
58	563.72	444.24	533.62	426.96	422.94	384.79	401.15	370.62	365.89	323.70	347.94	314.73	319.17	275.16	277.43	258.98
59	582.59	472.52	551.77	451.42	450.03	411.46	426.84	394.45	388.07	347.64	369.00	338.24	333.27	291.31	295.23	274.30
60	599.99	505.68	568.60	481.14	480.53	443.00	455.76	422.48	412.88	376.01	392.10	366.06	347.67	309.73	314.76	291.77
61	618.74	543.17	586.73	514.63	514.84	478.85	488.28	454.21	440.68	408.38	417.91	397.82	363.45	330.41	336.64	311.39
62	641.63	584.44	608.82	551.41	553.32	518.44	524.77	489.10	471.84	444.32	447.11	433.15	381.69	353.32	361.50	333.14
63	670.52	630.07	636.58	592.19	596.54	562.03	565.76	527.62	506.98	483.87	480.28	472.04	403.31	378.98	389.70	357.50
64	700.71	679.26	665.61	635.99	643.14	609.29	609.94	569.17	544.73	526.93	515.92	514.42	426.15	406.49	420.09	383.64
0-1	236.39	236.39	222.72	222.72	206.55	206.55	194.92	194.92	173.20	173.20	163.31	163.31	140.32	140.32	132.91	132.91
2-6	121.66	121.66	114.95	114.95	105.96	105.96	100.33	100.33	88.46	88.46	83.75	83.75	72.54	72.54	69.07	69.07
7-12	85.53	85.53	83.00	83.00	72.28	72.28	70.66	70.66	57.84	57.84	56.97	56.97	45.15	45.15	43.55	43.55
13-18	109.64	110.48	106.43	107.25	92.58	93.30	90.55	91.25	74.01	74.58	72.94	73.51	59.17	59.63	56.83	57.27

***Rates good until March 31, 2009.

AGE	AvMed Value 2500				AvMed Value 5000				AvMed HSA 2500				AvMed HSA 5000				AGE	Prescription Drug 250				Prescription Drug 500				Prescription Drug 1000				Prescription Drug 2000			
	MIAMI-DADE		BROWARD		MIAMI-DADE		BROWARD		MIAMI-DADE		BROWARD		MIAMI-DADE		BROWARD			MIAMI-DADE		BROWARD		MIAMI-DADE		BROWARD		MIAMI-DADE		BROWARD		MIAMI-DADE		BROWARD	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE		MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
18	68.89	69.42	69.17	69.70	52.06	52.45	52.36	52.75	90.50	91.20	85.98	86.64	69.14	69.67	66.14	66.65	18	18.88	19.02	16.64	16.78	15.01	15.13	13.24	13.34	11.11	11.20	9.79	9.88	7.54	7.60	6.65	6.70
19	73.58	77.85	68.28	76.99	52.23	57.88	51.34	57.65	92.41	98.40	86.74	93.48	71.62	75.84	66.84	72.55	19	14.92	18.20	13.34	16.17	11.88	14.50	10.62	12.89	8.79	9.55	5.96	7.27	5.33	6.46		
20	78.29	87.63	67.15	85.38	52.22	64.12	50.15	63.24	94.00	106.57	87.18	101.24	73.90	82.87	67.29	79.27	20	11.74	17.48	10.65	15.65	9.36	13.95	8.49	12.50	6.93	10.34	6.29	9.27	4.69	6.99	4.26	6.26
21	83.30	98.64	66.04	94.68	52.20	71.03	49.00	69.38	95.62	115.43	87.61	109.66	76.26	90.54	67.74	86.62	21	9.24	16.79	8.51	15.15	7.38	13.42	6.79	12.12	5.46	9.96	5.03	8.99	3.69	6.72	3.40	6.07
22	88.63	111.03	64.95	105.00	52.18	78.68	47.86	76.10	97.27	125.02	88.05	118.77	78.69	98.93	68.19	94.64	22	7.28	16.12	6.79	14.67	5.81	12.91	5.42	11.75	4.31	9.59	4.02	8.73	2.91	6.46	2.72	5.88
23	89.71	115.24	66.74	108.52	53.53	82.38	48.09	79.52	100.38	129.98	90.87	123.48	81.21	102.86	70.37	98.40	23	7.94	16.87	7.40	15.38	6.34	13.52	5.91	12.31	4.70	10.04	4.38	9.14	3.17	6.77	2.96	6.17
24	90.79	119.61	68.58	112.16	54.91	86.24	48.33	83.09	103.59	135.14	93.78	128.38	83.81	106.94	72.62	102.30	24	8.66	17.66	8.07	16.12	6.91	14.17	6.44	12.90	5.12	10.52	4.77	9.58	3.46	7.10	3.22	6.46
25	91.89	124.15	70.47	115.93	56.33	90.29	48.56	86.82	106.91	140.50	96.78	133.47	86.49	111.18	74.95	106.36	25	9.45	18.49	8.79	16.90	7.54	14.84	7.01	13.52	5.58	11.02	5.20	10.04	3.77	7.44	3.51	6.77
26	93.00	128.85	72.41	119.82	57.79	84.53	48.79	90.72	110.33	146.07	99.88	138.77	89.26	115.60	77.35	110.58	26	10.31	1935.00	9.58	17.72	8.22	15.55	7.64	14.16	6.09	11.54	5.66	10.51	4.11	7.79	3.83	7.10
27	94.13	133.74	74.40	123.84	59.28	98.96	49.03	94.80	113.86	151.87	103.08	144.28	92.11	120.18	79.82	114.97	27	11.24	20.25	10.44	18.58	8.96	16.29	8.33	14.84	6.64	12.09	6.17	11.02	4.49	8.17	4.17	7.44
28	97.70	137.63	75.98	127.33	61.34	102.78	50.64	98.22	117.31	155.27	106.04	147.53	95.33	123.63	82.27	118.27	28	12.13	20.88	11.29	19.12	9.68	16.79	9.00	15.27	7.17	12.45	6.66	11.33	4.84	8.41	4.50	7.65
29	102.34	141.27	77.22	130.71	63.61	106.55	52.76	101.53	120.76	157.69	108.85	149.87	98.77	126.71	84.64	121.21	29	13.02	21.39	12.14	19.53	10.39	17.18	9.67	15.60	7.69	12.74	7.16	11.57	5.20	8.61	4.84	7.81
30	107.50	144.74	78.65	134.03	66.10	110.20	55.29	104.75	124.31	159.86	111.82	151.95	102.33	129.65	87.19	124.02	30	13.99	21.90	13.06	19.93	11.16	17.56	10.41	15.92	8.26	13.02	7.71	11.81	5.59	8.80	5.21	7.96
31	112.63	148.09	80.78	137.34	68.80	113.64	58.11	107.90	128.05	162.48	115.29	154.43	105.91	132.66	90.16	126.91	31	15.12	22.53	14.14	20.44	12.06	18.03	11.26	16.33	8.93	13.37	8.34	12.77	6.04	9.03	5.64	8.16
32	117.17	151.40	84.14	140.69	71.72	116.81	61.14	111.05	132.10	166.28	119.59	157.96	109.38	135.98	93.81	130.08	32	16.51	23.40	15.43	21.21	13.17	18.68	12.29	16.94	9.75	13.85	9.10	12.56	6.59	9.36	6.15	8.45
33	120.89	154.70	89.29	144.09	74.76	119.69	64.35	114.19	136.61	171.71	125.16	162.96	112.76	139.77	98.47	133.70	33	18.38	24.60	17.12	22.29	14.65	19.57	13.64	17.80	10.85	14.51	10.09	13.20	7.34	9.80	6.83	8.86
34	124.17	157.94	95.88	147.53	77.93	122.31	67.80	117.38	141.53	178.32	131.79	169.00	116.11	143.88	103.99	137.64	34	20.68	26.05	19.19	23.61	16.47	20.64	15.28	18.85	12.19	15.30	11.30	13.97	8.25	10.33	7.65	9.35
35	127.35	161.08	103.07	150.96	81.50	124.72	71.54	120.48	146.59	185.38	138.80	175.43	119.44	148.06	109.83	141.64	35	23.06	27.61	21.32	25.06	18.36	21.80	16.97	19.99	13.58	16.16	12.56	14.82	9.19	10.90	8.50	9.89
36	130.76	164.07	110.02	154.36	85.19	126.95	75.60	123.36	151.55	192.20	145.51	181.64	122.73	152.05	115.50	145.45	36	25.16	29.17	23.24	26.52	20.03	22.97	18.49	21.16	14.82	17.02	13.68	15.68	10.03	11.49	9.26	10.45
37	134.76	166.85	115.87	157.70	89.60	129.04	80.01	125.89	156.13	198.08	151.22	186.99	125.98	155.59	120.45	148.84	37	26.65	30.59	24.64	27.90	21.20	24.07	19.60	22.25	15.69	17.84	14.51	16.49	10.62	12.06	9.82	11.00
38	139.54	169.22	120.18	160.89	94.84	130.71	85.12	127.70	160.27	202.82	155.77	191.25	128.96	158.28	124.49	151.41	38	27.27	31.91	25.34	29.29	21.69	25.15	20.16	23.36	16.05	18.63	14.92	17.31	10.86	12.64	10.10	11.61
39	144.88	171.21	123.51	163.93	100.84	131.95	90.90	128.88	164.15	206.87	159.60	194.83	131.68	160.29	127.96	153.34	39	27.24	33.21	25.53	30.76	21.67	26.25	20.31	24.52	16.03	19.45	15.03	18.17	10.85	13.25	10.17	12.28
40	150.47	173.14	126.54	166.98	107.15	133.16	96.84	129.98	167.86	210.55	162.99	198.10	134.48	162.22	131.18	155.19	40	26.96	34.45	25.50	32.16	21.44	27.32	20.29	25.64	15.86	20.24	15.01	18.99	10.73	13.85	10.16	12.94
41	156.00	175.32	129.96	170.19	113.36	134.75	102.46	131.56	171.51	214.16	166.22	201.38	137.67	164.68	134.46	157.54	41	26.79	35.57	25.54	33.37	21.31	28.29	20.32	26.60	15.77	20.96	15.04	19.70	10.67	14.38	10.18	13.51
42	161.15	178.09	134.46	173.73	119.04	137.13	107.27	134.17	175.20	217.99	169.57	205.04	141.59	168.25	138.13	160.95	42	27.12	36.52	25.94	34.24	21.58	29.10	20.64	27.29	15.96	21.56	15.27	20.21	10.80	14.81	10.33	13.90
43	165.39	181.02	139.89	177.16	123.78	140.12	110.62	137.82	178.31	221.38	172.30	208.64	146.14	173.04	141.94	165.57	43	28.10	37.10	26.80	34.49	22.38	29.58	21.32	27.48	16.56	21.91	15.77	20.36	11.20	15.03	10.67	13.98
44	168.90	183.92	145.79	180.40	127.88	143.45	112.85	142.14	180.78	224.12	174.22	211.96	151.11	178.65	145.69	171.01	44	29.48	37.33	27.92	34.19	23.51	29.77	22.20	27.25	17.39	22.05	16.42	20.19	11.77	15.07	11.11	13.82
45	172.53	197.39	152.39	184.06	131.93	147.38	114.91	147.12	183.53	227.33	176.44	215.64	156.64	184.93	149.73	177.07	45	31.02	37.53	29.16	33.80	24.77	29.92	23.17	26.94	18.33	22.16	17.14	19.96	12.40	15.08	11.60	13.59
46	177.08	192.03	159.91	188.76	136.52	152.17	117.76	152.72	187.49	231.69	180.09	220.29	162.86	191.73	154.43	183.55	46	32.49	38.02	30.36	33.75	25.96	30.30	24.13	26.90	19.21	22.44	17.85	19.93	13.00	15.21	12.08	13.51
47	183.39	198.44	168.59	195.12	142.25	158.08	122.34	158.92	193.57	238.50	186.26	226.57	169.94	198.90	160.16	190.28	47	33.65	39.12	31.36	34.47	26.89	31.17	24.95	27.48	19.90	23.09	18.46	20.35	13.47	15.61	12.50	13.76
48	191.53	207.41	178.72	203.89	148.97	165.73	128.55	166.20	202.35	248.82	195.47	235.15	178.02	206.82	167.04	197.48	48	34.34	41.08	32.08	36.26	27.44	32.73	25.61	28.90	20.30	24.25	18.95	21.41	13.74	16.38	12.83	14.46
49	200.95	218.54	190.15	214.66	156.28	174.94	135.76	174.57	213.20	262.00	206.96	245.61	187.00	215.58	174.84	205.30	49	34.73	43.69	32.63	38.82	27.75	34.81	26.18	30.94	20.53	25.79	19.36	22.92	13.90	17.42	13.11	15.48
50	211.54	230.64	202.43	226.30	164.41	184.79	144.12	183.32	225.28	276.28	219.99	256.93	196.66	224.63	183.36	213.35	50	35.04	46.56	33.12	41.71	27.98	37.11	26.70	33.26	20.70	27.49	19.75	24.64	14.02	18.58	13.38	16.65
51	223.17	242.56	215.12	237.70	173.57	194.33	153.80	191.71	237.76	289.93	233.82	268.08	206.77	233.41	192.41	221.28	51	35.48	49.32	33.69	44.51	28.30	39.31	27.25	35.49	20.93	29.12	20.15	26.29				