

Now that you, the consumer, are responsible for a whole lot more of the cost of your healthcare insurance, the price you pay for medical services becomes much more important. Couple the cost with your concerns about finding good doctors and good healthcare outcomes and you can quickly become very confused and worried.

Wouldn't you want to know where to get the best coverage at the best price? With the Avalon CareSupport Program (ACSP), we work with our Members to help them find the most appropriate care setting at the right price. Your primary care physician or specialist may be sending you to a hospital or lab that costs considerably more for identical services that can be rendered at a less expensive location with equal or better outcomes.

The Avalon CareSupport Program Assists the Avalon Member through:

**Quality** – ACSP reviews thousands of medical outcomes and provides review and results that can help an Avalon Member find the best possible care through outcomes review.

**Advocacy** – ACSP's comprehensive medical advocacy program works on behalf of the Member to find the appropriate care with quality outcomes for the right price.

**Education** – Like in any business sector, an educated consumer is a better consumer. Healthcare is the one area where more knowledge is vital to the overall health and well-being of the Avalon Member. ACSP provides critical information and is an important facet of the Avalon Learning Center, the overall education program designed by Avalon to help Members become better healthcare consumers.

**Savings** – ACSP helps Members determine how best to save money while reviewing critical outcomes. The blending of quality care and savings is the ultimate goal.

**This is a benefit summary. It is intended for informational purposes only, and does not represent a full description of benefits provided. For a complete description of benefits and exclusions, please refer to the insurance policy certificate and schedule of benefits.**

**Jack is 45 years old with a wife and three children. He has an Avalon Focus HSA compatible health benefit plan. It is a \$1,250 individual/\$2,500 family deductible plan.**

- Jack is responsible for his \$1,250 deductible but because he has a family plan, under HSA rules, the entire \$2,500 family deductible needs to be reached before any benefits become eligible. Once he and/or his family reaches \$2,500 deductible, Avalon pays 80% of coverage up to his \$5,000 out-of-pocket limit.
- Jack's employer has given him a pre-taxed amount of \$1,250 to put into his HSA. Jack can use the HSA money to cover any healthcare needs including deductibles for coverage, and non-covered services such as eye glasses. Any money not used during the year "rolls over" into the next year.
- Jack goes to the doctor and learns that he needs an MRI. His doctor sends him to a nearby location where the doctor has "privileges".
- Jack has no idea what an MRI costs.
- Jack trusts that the doctor has sent him to the right facility. But is the price appropriate for the service? How would Jack know?
- Jack calls the Avalon CareSupport Program hotline at **866-949-5700** to find out if he is getting the right deal for an MRI.
- Jack learns that the location to which his doctor has sent him charges \$1,400 for an MRI, which is more than he has in his HSA account.
- Jack also learns through the Avalon CareSupport Program that his doctor has a good relationship with another location down the street that charges \$875 for the same service.
- The customer support person at the Avalon CareSupport Program helps Jack contact his doctor and move the MRI to the less expensive location, with equal or better outcomes, saving Jack \$525.
- Jack takes \$875 out of his HSA account and pays for the MRI. His out-of-pocket cost is \$0.

Avalon Healthcare  
Rocky Point Centre  
3030 North Rocky Point Drive West #800  
Tampa, Florida, 33607  
877-280-0010 [www.avalonhealthcare.com](http://www.avalonhealthcare.com)

