



2024 Health Plans for Small Businesses



Who We Are

MediExcel Health Plan is a Mexico/U.S. HMO offering health insurance benefits to companies in San Diego and Imperial County.

All planned care is delivered in Mexico (Tijuana, Mexicali, and Tecate) and Urgent and Emergency Care is covered in San Diego, Imperial County and worldwide.

- **Our Affordable plans** start at \$99 dollars per person, per month.
- **We are Licensed by the California Department of Managed Health Care (DMHC)** and are ACA Compliant.
- We have the **Best Emergency Claims Record** among cross-border HMO's, according to the DMHC's annual report.
- We fulfill the **California Individual Insurance Mandate** and provide employees with Form 1095-B.
- **Over** 900 companies and 15,000 members

We are the Fastest growing HMO in the region

A woman with dark hair tied back, wearing a white lab coat, is looking down at a clipboard. The background is a clinical or office setting with blurred shelves and equipment. A semi-transparent blue overlay covers the middle section of the image, containing text.

Why Employers Choose MediExcel Health Plan

- **Affordable:** 1/3 of the cost of a comparable U.S. HMO
- **Retention:** Quality benefits help retain top employees
- **Recruitment:** A competitive benefits package attracts top talent
- **Simple:** Only one W-2 employee is required on select plans
- **Flexible:** Can be offered alone or alongside another carrier

Why Employees Love MediExcel

- **Virtual Care Services:** A direct connection to a Primary Care Physician, Pediatrician, or Gynecologist/Obstetrician with \$0 copay. Available 8:00 a.m. to 8:00 p.m., Monday through Sunday.
- **Extended Appointment Hours:** Excel Hospital in Tijuana offers Primary Care appointments from 8:00 a.m. to 8:00 p.m., seven days a week.
- **Only 1 primary care copay per calendar month;** \$0 copay follow-ups or new visits within the same calendar month.
- **SENTRI Pass Reimbursement:** active MediExcel primary subscribers who obtain a NEW SENTRI pass after their initial enrollment date can apply for up to a 75% reimbursement of the pass fees.

24-Hour Bilingual Member Service Support

Large U.S. Urgent Care Network

MediExcel Health Plan is accepted at the following providers for urgent care services, such as minor cuts, burns, aches, fever and the flu/cold.

- **MinuteClinic®:** inside CVS/Pharmacy® 77 locations throught California, 15 in San Diego
- **AFC Urgent Care:** 6 locations in San Diego County
- **Concentra:** 13 locatins in San Diego County
- **Five local clinics in San Diego:**
South Bay Urgent Care
San Ysidro Health Center (2)
La Maestra Community Health Centers
Vista Community Clinic
- ***U.S. urgent care copay applies**



**SAN YSIDRO
HEALTH**



2024 Summary of Benefits & Coverage

	P5 Platinum HMO Plan	P10 Platinum HMO Plan	Platinum 90 HMO Plan	Gold 80 HMO Plan	
Rated Metal Tier Level	Platinum	Platinum	Platinum	Gold	
Individual/Family Overall Annual Deductible	\$0	\$0	\$0	\$250/\$500	
Individual/Family Annual Out-of-Pocket Maximum	\$4,500 /\$9,000	\$4,500 /\$9,000	\$4,500 /\$9,000	\$7,800 /\$15,600	
Medical Event	Service Type	Copay	Copay	Copay	Copay
Health Care Provider's Office or Clinic Visit	Office Visit – Primary Care	\$5/visit	\$10/visit	\$20/visit	\$35/visit
	Office Visit – Specialist	\$10/visit	\$20/visit	\$30/visit	\$55/visit
	Office Visits – Other Health Practitioners	\$5/visit	\$10/visit	\$20/visit	\$35/visit
	Preventive Care/Screening/Immunization	No Copay	No Copay	No Copay	No Copay
	Primary Care Telemedicine Consultation	No Copay	No Copay	No Copay	No Copay
	Adult Dental Exam & Cleaning	No Copay	No Copay	Not Covered	Not Covered
Tests	Laboratory Tests	\$5/visit	\$5/visit	\$20/visit	\$35/visit
	X-rays and Diagnostic Imaging	\$5/visit	\$5/visit	\$30/visit	\$55/visit
	Imaging (CT/Pet Scan, MRI)	\$100/visit	\$100/visit	\$100/visit	\$250/visit
Outpatient Prescription Drug Coverage	Tier 1 – Generic/Low-cost brands	\$10/drug	\$10/drug	\$5/drug	\$15/drug
	Tier 2 – Brand Formulary	\$15/drug	\$20/drug	\$20/drug	\$40/drug
	Tier 3 – Brand Non-Formulary	\$20/drug	\$30/drug	\$30/drug	\$70/drug
	Tier 4 – Specialty Drugs	40%, up to \$250	40%, up to \$250	10%, up to \$250	20%, up to \$250
Outpatient Services	Surgery Facility Fee	\$78/visit	\$80/visit	\$100/visit	\$300/visit
	Physician/Surgeon Fee	No Copay	No Copay	\$25	\$35
	Outpatient Visit	10%	20%	10%	20%
Emergency & Urgent Care	Emergency Room Facility Fee	25% up to \$250	25% up to \$250	\$150 per visit	\$250 per visit
	Emergency Medical Transportation	15%	20%	\$150	\$250
	Urgent Care in Mexico	\$15/visit	\$20/visit	\$20/visit	\$35/visit
	Urgent Care in the US/Outside of MX	\$35/visit	\$40/visit	\$20/visit	\$35/visit
Hospital Stays	Inpatient Hospital Facility Fees	\$50/day 5 days max	\$100/day 5 days max	\$250/day 5 days max	\$600/day 5 days max
	Inpatient Physician/Surgeon Fees	No Copay	No Copay	No Copay	No Copay



Small Group Monthly Rates

(Effective 01/01/2024)

Age*	P5 Platinum HMO Plan (P5)**	P10 Platinum HMO Plan (P10)**	Platinum 90 HMO 0/20 INF Plan (PM90)**	Gold 80 HMO 250/35 INF Plan (GM80)**
0-14	\$99.56	\$93.11	\$89.39	\$78.00
15	\$108.41	\$101.38	\$97.34	\$84.93
16	\$111.80	\$104.55	\$100.37	\$87.58
17	\$115.18	\$107.71	\$103.41	\$90.23
18	\$118.83	\$111.12	\$106.68	\$93.09
19	\$122.47	\$114.53	\$109.96	\$95.94
20	\$126.25	\$118.06	\$113.34	\$98.90
21	\$130.15	\$121.71	\$116.85	\$101.96
22	\$130.15	\$121.71	\$116.85	\$101.96
23	\$130.15	\$121.71	\$116.85	\$101.96
24	\$130.15	\$121.71	\$116.85	\$101.96
25	\$130.67	\$122.20	\$117.32	\$102.37
26	\$133.27	\$124.63	\$119.65	\$104.41
27	\$136.40	\$127.55	\$122.46	\$106.85
28	\$141.47	\$132.30	\$127.02	\$110.83
29	\$145.64	\$136.19	\$130.76	\$114.09
30	\$147.72	\$138.14	\$132.62	\$115.72
31	\$150.84	\$141.06	\$135.43	\$118.17
32	\$153.97	\$143.98	\$138.23	\$120.62
33	\$155.92	\$145.81	\$139.99	\$122.15
34	\$158.00	\$147.76	\$141.86	\$123.78
35	\$159.04	\$148.73	\$142.79	\$124.60
36	\$160.08	\$149.70	\$143.73	\$125.41
37	\$161.13	\$150.68	\$144.66	\$126.23
38	\$162.17	\$151.65	\$145.60	\$127.04
39	\$164.25	\$153.60	\$147.46	\$128.67
40	\$166.33	\$155.55	\$149.33	\$130.30
41	\$169.46	\$158.47	\$152.14	\$132.75
42	\$172.45	\$161.27	\$154.83	\$135.10
43	\$176.61	\$165.16	\$158.57	\$138.36
44	\$181.82	\$170.03	\$163.24	\$142.44
45	\$187.94	\$175.75	\$168.73	\$147.23
46	\$195.23	\$182.57	\$175.28	\$152.94
47	\$203.42	\$190.23	\$182.64	\$159.36
48	\$212.80	\$199.00	\$191.05	\$166.70
49	\$222.04	\$207.64	\$199.35	\$173.94
50	\$232.45	\$217.37	\$208.69	\$182.10
51	\$242.73	\$226.99	\$217.93	\$190.16
52	\$254.05	\$237.58	\$228.09	\$199.03
53	\$265.51	\$248.29	\$238.37	\$208.00
54	\$277.87	\$259.85	\$249.47	\$217.68
55	\$290.23	\$271.41	\$260.58	\$227.37
56	\$303.64	\$283.95	\$272.61	\$237.87
57	\$317.18	\$296.61	\$284.76	\$248.48
58	\$331.62	\$310.12	\$297.73	\$259.79
59	\$338.78	\$316.81	\$304.16	\$265.40
60	\$353.23	\$330.32	\$317.13	\$276.72
61	\$365.72	\$342.01	\$328.35	\$286.51
62	\$373.92	\$349.67	\$335.71	\$292.93
63	\$384.20	\$359.29	\$344.94	\$300.99
64+	\$390.45	\$365.13	\$350.55	\$305.88

*Age as of Effective Date of Group Agreement

**Includes Pediatric Dental and Vision Coverage

Additional Benefits

Dental

MediExcel's Dental Plans offer care for a wide range of dental needs, with affordable premiums and treatment options.

- Care Delivery in Mexico at State-of-the-Art Facility
- Access to Preventive, Specialist and Orthodontic Services
- Oral Exam and Cleaning
- Full Mouth Digital X-Rays
- Root Canal Therapy
- Orthodontic Coverage

Vision

MediExcel's Vision Plan offers quality eyecare with affordable premiums.

- Care Delivery at the IDOC Institute in Tijuana inside Excel Hospital
- Access to 5 Devlyn Optics Mexicali locations for Imperial County members
- Access to Preventive and Specialist Services
- Eye Exam
- Frame Allowance
- Lenses
- Contact Lenses
- Active MediExcel Health Plan medical coverage is required