



# MediExcel Health Plan: 2025 VP-10 HMO Plan

Coverage for: All Covered Members | Plan Type: HMO

 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [Plan](#) would share the cost for covered healthcare services. NOTE: Information about the cost of this [Plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to [www.mediexcel.com](http://www.mediexcel.com) or call (619) 365-4346. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <http://www.cciio.cms.gov> or call (619) 365-4346 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0	See the Common Medical Events chart below for your costs for services this <a href="#">Plan</a> covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. All services are covered as there is no <a href="#">deductible</a> .	There is no <a href="#">deductible</a> amount before this <a href="#">Plan</a> begins to pay for any service.
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">Plan</a> ?	\$4,500 Individual/ \$9,000 family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">Plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , balance bill, and health care this <a href="#">Plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.mediexcel.com">www.mediexcel.com</a> or call (619) 365-4346 for a list of <a href="#">network providers</a> .	This <a href="#">Plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">Plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">Plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	Yes.	This <a href="#">Plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	\$10 <a href="#">copay</a> /visit	Not covered	Member pays maximum of one <a href="#">copay</a> per calendar month for primary care physician services.
	<a href="#">Specialist</a> visit	\$15 <a href="#">copay</a> /visit	Not covered	None.
	<a href="#">Preventive care/screening/immunization</a>	No charge	Not covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">Plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	\$5 <a href="#">copay</a> /visit	Not covered	<a href="#">Preauthorization</a> is required for CT/PET scans, MRIs. Failure to obtain <a href="#">preauthorization</a> may result in non-payment of services.
	Imaging (CT/PET scans, MRIs)	\$30 <a href="#">copay</a> /visit	Not covered	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> available at <a href="http://www.mediexcel.com">www.mediexcel.com</a>	Drugs Generic drugs (Tier 1)	\$10 <a href="#">copay</a> /prescription drug	Not covered	Covers up to a 30-day supply for retail.
	Preferred brand drugs (Tier 2)	\$15 <a href="#">copay</a> /prescription drug	Not covered	In accordance with formulary guidelines.
	Non-preferred brand drugs (Tier 3)	\$20 <a href="#">copay</a> /prescription drug	Not covered	Oral anticancer drugs shall not exceed \$250 per month.
	<a href="#">Specialty drugs</a> (Tier 4)	25% <a href="#">coinsurance</a> , up to \$250 per prescription drug	Not covered	The Plan does not offer mail order delivery service for prescription drugs.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$50 <a href="#">copay</a>	Not covered	<a href="#">Preauthorization</a> is required for outpatient surgery. Failure to obtain <a href="#">preauthorization</a> may result in non-payment of services.
	Physician/surgeon fees	No charge	Not covered	None.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	15% <a href="#">coinsurance</a>	15% <a href="#">coinsurance</a>	<a href="#">Coinsurance</a> applies to the entire episode of emergency care services. Maximum patient cost will not exceed \$250 for outpatient emergency coverage services.
	<a href="#">Emergency medical transportation</a>	\$150 <a href="#">copay</a>	\$150 <a href="#">copay</a>	
	<a href="#">Urgent Care</a>	<u>Outside of Mexico:</u> \$40 <a href="#">copay</a> /visit  <u>In Mexico:</u> \$20 <a href="#">copay</a> /visit	<u>Outside of Mexico:</u> \$40 <a href="#">copay</a> /visit  <u>In Mexico:</u> \$20 <a href="#">copay</a> /visit	<a href="#">Urgent Care</a> services from non-participating providers located in Mexico are covered only when the member is outside the Plan's service area.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$50 <a href="#">copay</a> /day	Not covered	<a href="#">Preauthorization</a> is required for non-emergency hospital stays. Failure to obtain <a href="#">preauthorization</a> may result in non-payment of services.
	Physician/surgeon fees	No charge	Not covered	None.

[\*For more information about limitations and exceptions, see the [Plan](#) or policy document at [www.mediexcel.com](http://www.mediexcel.com).]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$10 <a href="#">copay</a> /visit	Not covered	None.
	Inpatient services	\$50 <a href="#">copay</a> /day	Not covered	
If you are pregnant	Office visits	\$10 <a href="#">copay</a> /visit	Not covered	Prenatal and postnatal services have no <a href="#">cost-sharing</a> as they are considered <a href="#">preventive care</a> services.
	Childbirth/delivery professional services	No charge	Not covered	
	Childbirth/delivery facility services	\$50 <a href="#">copay</a> /day	Not covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge	Not covered	None.
	<a href="#">Rehabilitation services</a>	\$10 <a href="#">copay</a> /visit	Not covered	None.
	<a href="#">Habilitation services</a>	\$10 <a href="#">copay</a> /visit	Not covered	None.
	<a href="#">Skilled nursing care</a>	\$25 <a href="#">copay</a> /day	Not covered	None.
	<a href="#">Durable medical equipment</a>	10% <a href="#">coinsurance</a>	Not covered	None.
	<a href="#">Hospice services</a>	No charge	Not covered	<a href="#">Preauthorization</a> is required for hospice services. Failure to obtain <a href="#">preauthorization</a> may result in non-payment of services.
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	None.
	Children's glasses	Not covered	Not covered	None.
	Children's dental check-up	No charge	Not covered	Limited to dental treatment plan and prophylaxis (cleaning) every 6 months, up to age 19.

### Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [Plan](#) document for more information and a list of any other [excluded services](#).)

- |                         |                                       |  |
|-------------------------|---------------------------------------|--|
| • Chiropractic care     | • Hearing aids                        | • Private duty nursing                             |
| • Cosmetic surgery      | • Long-term care                      | • Routine foot care                                |
| • Dental care treatment | • Non-emergency care when in the U.S. | • Services that are not <u>medically necessary</u> |

Other Covered Services (Limitations may apply to these services. This is not a complete list. Please see your [Plan](#) document.)

- |   |                         |                        |
|---|-------------------------|------------------------|
| • Acupuncture (if prescribed for rehabilitation purposes) | • Infertility treatment | • Weight loss programs |
| • Bariatric surgery                                       |                         |                        |

### Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the California Department of Managed Health Care at 1-888-466- 2219 or [www.dmhc.ca.gov](http://www.dmhc.ca.gov), the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.coveredca.com](http://www.coveredca.com) or call 1-800-318-2596.

### Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your [Plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [Plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [Plan](#). For more information about your rights, this notice, or assistance, contact: (619) 365-4346. Additionally, a consumer assistance program can help you file your appeal. Contact the California Department of Managed Health Care at 1-888-466- 2219 or [www.dmhc.ca.gov](http://www.dmhc.ca.gov).

### Does this Plan Provide Minimum Essential Coverage? Yes.

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

### Does this Plan Meet the Minimum Value Standards? Yes.

If your [Plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llama al (619) 365-4346.

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*To see examples of how this [Plan](#) might cover costs for a sample medical situation, see the next section.*

About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [Plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [Plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**  
(9 months of in-network pre-natal care and a hospital delivery)

- The [Plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$15
- Hospital (facility) [copayment](#) \$50 per day
- Other [coinsurance](#) 10%

This EXAMPLE event includes services like:

- [Specialist](#) office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- [Diagnostic tests](#) (*ultrasounds and blood work*)
- [Specialist](#) visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$310
<a href="#">Coinsurance</a>	\$0
What is not covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$370</b>

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The [Plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$15
- Hospital (facility) [copayment](#) \$50 per day
- Other [coinsurance](#) 10%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$680
<a href="#">Coinsurance</a>	\$0
What is not covered	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$735</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [Plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$15
- Hospital (facility) [copayment](#) \$50 per day
- Other [coinsurance](#) 10%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$150
<a href="#">Coinsurance</a>	\$75
What is not covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$225</b>

Note: these numbers assume the member does not participate in the [Plan's](#) wellness program. If you participate in the [Plan's](#) wellness program, you may be able to reduce your costs. For more information, contact MediExcel Health Plan at (619) 365-4346 or [www.mediexcel.com](http://www.mediexcel.com).