

Amigo Farms, Inc. & Bruce Williams Farms, LLC
Benefits: September 1, 2023 – August 31, 2024

Benefits	Plan 1 Mexico	Plan 2 U.S. MEC Plus	Plan 3 Buy Up PPO	Plan 4 Buy Up HSA*
Annual Deductible				
Per Person	N/A	N/A	\$2,000	\$2,500
Per Family	N/A	N/A	\$4,000	\$5,000
Maximum out of pocket	N/A	N/A	\$5,000/10,000	\$5,000/\$10,000
Coinsurance	80%	80%	80%	80%
Calendar Year Maximum Benefit	\$25,000	\$25,000 (Mexico)	Unlimited	Unlimited
			Network-PHCS Provider/Facility Non network physicians/facilities payable at 140% of Medicare	
Professional Services				
Medical Treatment (Office) **9 visits maximum any combination, not to exceed 3 Specialist visits	\$7 co-pay	\$20 co-pay**	\$25 co-pay	Deductible & Coinsurance
Specialist (Office) Benefit includes lab & x-ray in office	\$10 co-pay	\$40 co-pay 3 visit maximum	\$45 co-pay	Deductible & Coinsurance
Urgent Care Facility/Service	\$20 co-pay	\$50 co-pay**	\$45 co-pay	Deductible & Coinsurance
Outpatient Lab & X-Ray	\$10 co-pay	Plan pays 80% 3 visit maximum	\$45 co-pay	Deductible & Coinsurance
Preventative Services – Child & Adult	100%	100%	100%	100%
Pediatric Dental & Vision	Not covered	ACA Required	ACA Required	ACA Required
			Benefits Below are Subject to Deductible	
Outpatient Services				
Outpatient Surgeon Benefits	Plan pays 80%	Not covered	Plan pays 80%	Plan pays 80%
MRI/PET/CT Scan Free Standing Facility Only	Plan pays 80%	Plan pays 80% 1 test maximum	Plan pays 80%	Plan pays 80%
Ultrasound/mammogram	\$25 co-pay			
Emergency Services		\$25,000 Calendar Year Max Benefit Emergency Only		
Emergency Room	\$25 co-pay Plan pays 80%		140% of Medicare Allowed	140% of Medicare Allowed
Ambulance	Plan pays 80%		140% of Medicare Allowed	140% of Medicare Allowed
Hospital Benefits				
Inpatient	\$75 co-pay, Plan pays 80%		140% of Medicare Allowed	140% of Medicare Allowed
Inpatient Professional Services	Plan pays 80%	\$1,000 Ded + 140% of Medicare Allowed	140% of Medicare Allowed	140% of Medicare Allowed
Maternity & Newborn Care 48 hours following a vaginal delivery 96 hours following a cesarean delivery	Same as any other illness		140% of Medicare Allowed	140% of Medicare Allowed
Mental Inpatient	Not covered	Not covered	140% of Medicare Allowed	140% of Medicare Allowed
Additional Outpatient Services				
Skilled Nursing	Not covered	Not covered	140% of Medicare Allowed	140% of Medicare Allowed
Chiropractic/Acupuncture Services	Not covered	Not covered	140% of Medicare Allowed	140% of Medicare Allowed
Physical/Occupational Services (Medical Necessity)	Not covered	Not covered	140% of Medicare Allowed	140% of Medicare Allowed
Rehabilitation Services	Not covered	Not covered	140% of Medicare Allowed	140% of Medicare Allowed
Mental Outpatient	Not covered	Not covered	140% of Medicare Allowed	140% of Medicare Allowed
Substance Abuse Outpatient (12 visit maximum)	Not covered	Not covered	140% of Medicare Allowed	140% of Medicare Allowed
Durable Medical Equipment	Not covered	Not covered	140% of Medicare Allowed	140% of Medicare Allowed
Prescriptions				
Generic ***10 Rx maximum, not to exceed 5 Brand	\$5.00 co-pay	\$5.00 co-pay ***	\$10.00 co-pay	Deductible & Coinsurance
Brand Formulary	\$10.00 co-pay	\$30.00 co-pay 5 Rx Max	\$25.00 co-pay	Deductible & Coinsurance
Brand Non-Formulary	50%	Not covered	\$65.00 co-pay	Deductible & Coinsurance
Maintenance Meds	\$15.00 co-pay	\$15.00 co-pay	\$15.00 co-pay	Deductible & Coinsurance
Specialty	Not covered	Not covered	Not covered	Not covered
24/7 CALL A DOC You must activate your account to access this benefit.	Not covered	\$0 co-pay	\$0 co-pay	\$0 co-pay
			https://www.247calladoc.com/activation or call 844-362-2447	

Mexico Panel Services are offered in Mexicali, B.C., San Luis, R.C., Sonora and Tijuana, B.C. Included in all Plans.

***Employee is responsible for establishing, funding & managing their own HSA Account.**

LIFE INSURANCE

TYPE OF COVERAGE	BENEFIT
Employee Life	\$5,000.00
Benefits reduce 35% at age 65; 25% at age 70; 15% at age 75; Terminates at retirement.	
Accidental Death & Dismemberment	
Maximum Employee Benefit	\$5,000.00