



*Bridging Borders.
Protecting Families.*





Thinking beyond borders

With a workforce originating across a national border, employer-sponsored healthcare becomes non-traditional, to say the least. A multi-national workforce introduces new issues to both the employer and their workforce that weren't being addressed by conventional healthcare.

At SIMNSA we stopped and took a realistic look at how healthcare needs change when a border is crossed. Could care be acquired by employees and their families at home in Mexico, from a source that also protects them from emergencies in the U.S.? We believed it could. So we set off to bring sensible and cost-effective healthcare to Southern California employers and their cross-border workforce.

Today, SIMNSA is one of the largest private health care delivery systems in Baja California; with more than 200 participating physicians covering all specialties of medicine. Members have the freedom to choose to receive services from any primary care physician in Tijuana, Mexicali and Tecate, each of whom has years of experience serving the Latino community.

Our intention wasn't to squeeze an entire workforce into a conventional program, but to create a viable solution that caters to this very unique employee/employer relationship.

Better technology creates better care

At SIMNSA, we are continually striving to be the most technically advanced Health Care provider in Northern Baja Mexico. SIMNSA owns two of the group medical practices known as Grupo MEDYCA, which are leading the way in modern medical care.

Premier Surgical Center

One of the most elite surgical centers in Tijuana is located within the same building as Grupo MEDYCA. The surgery center is designed with the most advanced equipment and layout. With patient safety as its paramount goal, this surgery center provides an unmatched experience for every patient who uses its services. All rooms are private and built to accommodate both the needs of patients as well as their families.

Online Lab Results

InterLab is one of the most modern and technically advanced laboratories in Mexico. What makes this laboratory truly unique is the ability to issue each patient a unique identification number that allows the patient to view their laboratory results online within hours.

Digital Records

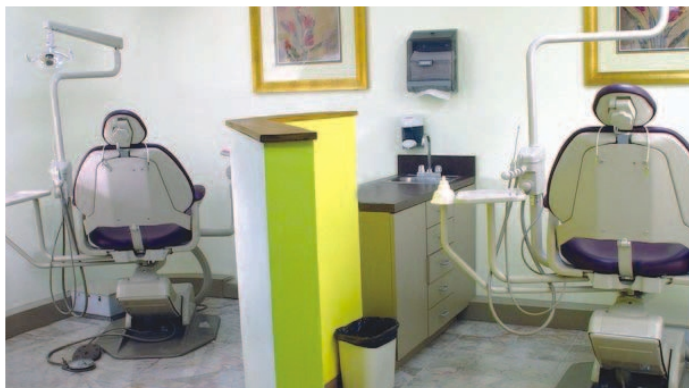
New technology gives any participating physician in the network the capability to view a patients online medical records, 24 hours a day. These records combine digital imagery with computerized records.

Information Safeguards

Patient privacy is in the headlines these days. SIMNSA application software meets specific HIPAA and other electronic medical record requirements.

The new leaders in dental

With the same attention to quality care and patient comfort, SIMNSA has become the leading provider of dental care in Mexico. Our facilities are comfortable, friendly and state of the art. Computerization, digital radiography, and digital imagery allow the doctors and the patients to sit and discuss treatment while reviewing patient records together on the computer.





Quality and affordability above all else

Above all else, we at SIMNSA stand behind the quality of our programs. A health program that offers cross-border health care demands it. Quality is ensured by the scrutinized selection of participating providers and the operation of SIMNSA's Quality Assurance Program.

Physicians must be members in good standing with the National College of Physicians of Mexico in order to become a SIMNSA provider. In addition, all specialists must be certified in their specialty and must comply with other requirements such as continuing education and other plan programs.

Hospitals must be members of the National Hospital Association of Mexico and are selected by SIMNSA for distinguished service in their respective communities. Our Utilization Management, Quality Assurance, Credentialing and Member Services committees constantly monitors SIMNSA's network for compliance with these important programs.

At SIMNSA, we are continually striving to become the most technically advanced Health Care provider in Northern Baja Mexico. Come visit us, take a tour of our facilities, and see first hand why quality and commitment sets us apart from all other competitors.



SIMNSA ensures all Members receive comprehensive attention to their health care needs, and services are rendered in a culturally-sensitive, linguistically-appropriate and efficient manner. Our focus on partnering with employers has helped us become one of the largest private health care systems in Baja, a leading HMO in Northern Mexico, and the first Mexican HMO authorized to market products in the State of California*.

To learn more about our wide range of plan options, contact a SIMNSA representative today at 1-800-424-4652 or visit us at www.simnsa.com.

Primary Care includes:

Physician Consultations
Pediatrics
Gynecology
Internal Medicine
Family Practice
Prescriptions
Diagnostic Testing
Eye Care
...and Much More

* This Health Plan may be limited in benefits, rights and remedies under U.S. Federal and State Law.

Este Plan de Salud puede tener limitaciones en sus beneficios, derechos y resoluciones bajo las leyes federales y estatales de Los Estados Unidos

A brief look at SIMNSA benefits packages for LARGE GROUPS

All SIMNSA Health plans share numerous outstanding benefits, including no annual deductible, coverage regardless of pre-existing conditions, and no set limit for maximum lifetime benefits. Plan designs include comprehensive prescription drug coverage, as well as vision benefits. Voluntary Dental plans are also available alongside our medical plans.

Premier Access HMO 5/5

Most services require no co-payment at the time of treatment. Some select services require a \$5 co-pay, after which all services are covered at 100%.

Premier Access HMO 7/10

Most services require no co-payment at the time of treatment. Some select services require \$7 co-pay, after which all services are covered at 100%.

Premier Access HMO 10/15

Most services require no co-payment at the time of treatment. Some select services require a \$10 co-pay*, after which all services are covered at 100%.

HMO Saver Plans**

Most services require no co-payment at the time of treatment. Some select services require either a \$5 co-pay, \$7 co-pay or \$10 co-pay, after which all services are covered at 100%. The applicable network is strategically set up smaller than our Premier Access plan designs.



* Emergency services for all benefit designs require a \$100/day co-pay; and services rendered by non-Plan providers are reimbursed according to usual & customary charges. ** Please contact our sales office for availability.

A brief look at SIMNSA benefits packages for SMALL GROUPS

Much like our Large Group benefits, SIMNSA's Small Group benefit packages offer numerous outstanding benefits, including no annual deductible, coverage regardless of pre-existing conditions, and no set limit for maximum lifetime benefits. Plan designs include comprehensive prescription drug coverage as well as vision benefits. Voluntary Dental plans are also available alongside our medical plans. Rates for this product are age banded and consist of rating factors of .90, 1.0 and 1.10. Book rates are available upon request.

Premier Access HMO 5/5

Most services require no co-payment at the time of treatment. Some select services require a \$5 co-pay, after which all services are covered at 100%.

Premier Access HMO 10/15

Most services require no co-payment at the time of treatment. Some select services require a \$10 co-pay*, after which all services are covered at 100%.

Members of SIMNSA Health Care have the convenience and the freedom to choose from over 200 Mexican physicians conveniently located along Mexico's border with California in Mexicali, Tecate and Tijuana. Under the SIMNSA program, members are able to seek care from any participating primary care physician located throughout the three network cities, at any time. What sets SIMNSA apart from any other traditional HMO is that we have eliminated the requirement for a member to select one Primary Care Physician (PCP) as the "gatekeeper" for all of their care.



* Emergency services for all benefit designs require a \$100/day co-pay; and services rendered by non-Plan providers are reimbursed according to usual & customary charges.

Talk to us

We'd love to tell you more about us, and the benefits we bring both businesses and employees.

*Contact a SIMNSA representative
at 1-800-424-4652 today.*

in the USA

333 H Street
Suite 6040
Chula Vista, California 91910
tel: (619) 407.4087
toll free: 800.424.4652
e mail: info@simnsa.com

in Mexico

Av. Paseo Tijuana, \$406-102
Edificio SIMNSA, Zona Rio
Tijuana, B.C.
tel: 683 29 02 | 683 51 61
e mail: info@simnsa.com

www.simnsa.com



Sistemas Medicos Nacionales, S.A. de C.V. (SIMNSA) is a member of the San Diego Association of Health Underwriters, Chula Vista Chamber of Commerce, San Diego Regional Chamber of Commerce, Otay Mesa Chamber of Commerce and San Diego Hispanic Chamber of Commerce.

Administrative offices are located in San Diego California.
A service office is located in Tijuana Mexico.


SIMNSA
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