Centivo EPO medical plan
For Activision Blizzard 2026 Plan Year

Centivo Coordinated Care Plan Overview

Available to employees residing in Southern California, New York, New Jersey, Pennsylvania, or Connecticut.

A better kind of health plan with a doctor by your side

Built on a partnership between you and your personally selected primary care doctor, proven to help improve care, keep costs lower and provide a better overall healthcare experience.

This gives you a trusted partner in your care to help:

- Keep costs affordable
- Identify and manage any issues to keep you healthier
- Reduce hospital and emergency room visits
- Reduce duplicate or unnecessary tests
- Help you use the healthcare system more easily and effectively

When you work with your personally selected primary care doctor, you get:

No deductible

Nearly all care covered at 100%

High-quality providers

Convenient Virtual Care

Plan overview

How the plan works

→ **Select a primary care doctor for everyone covered on your plan (activate).**

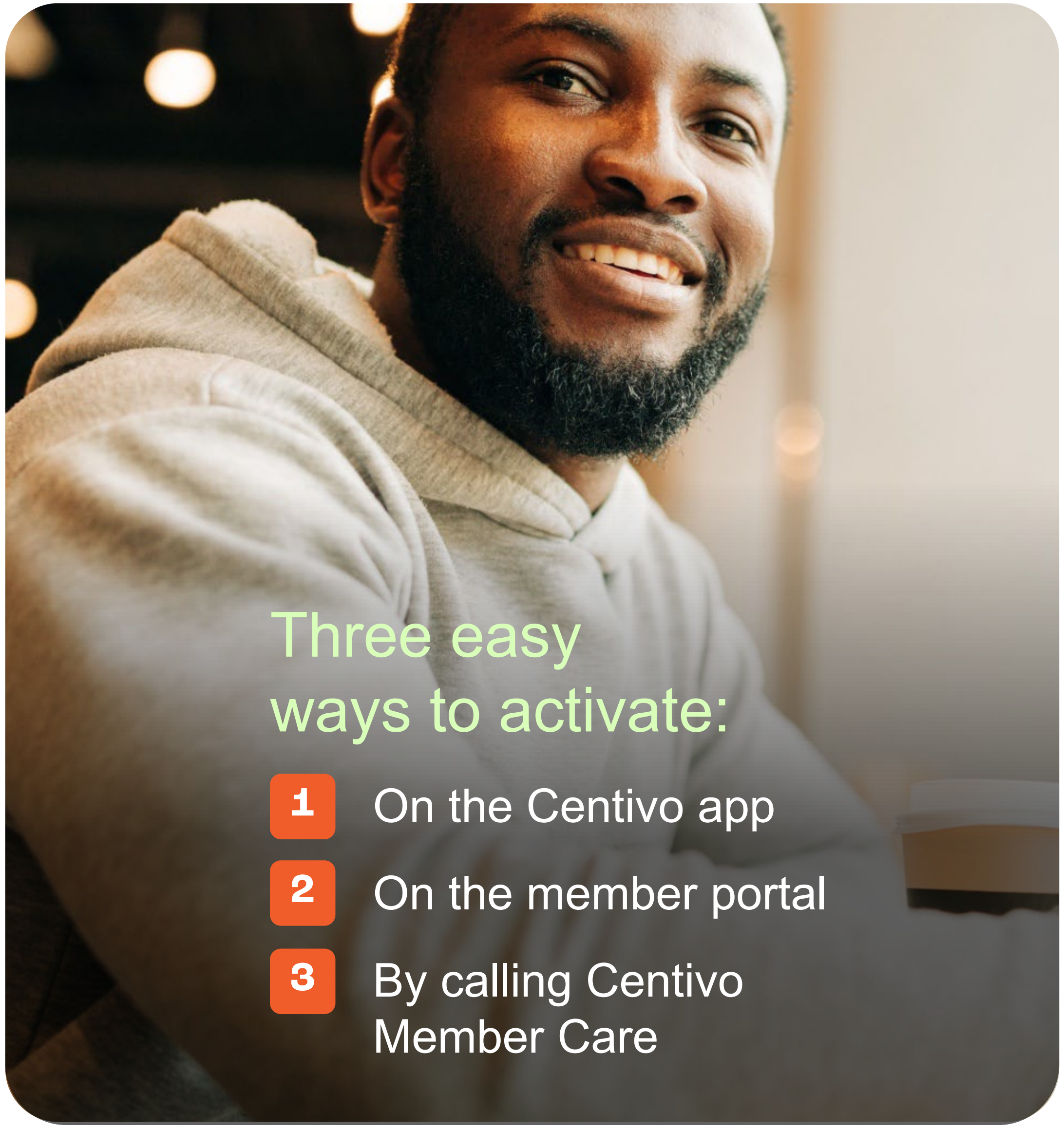
All covered members need to activate, including dependents (you can change at any time, just let Centivo know)

Choose from the primary care providers in the Centivo Network, including:

- Pediatricians for children
- Centivo Care virtual primary care for members 18+

→ **See your primary care doctor first for any care needs**

→ **Stay in-network for the most cost savings**



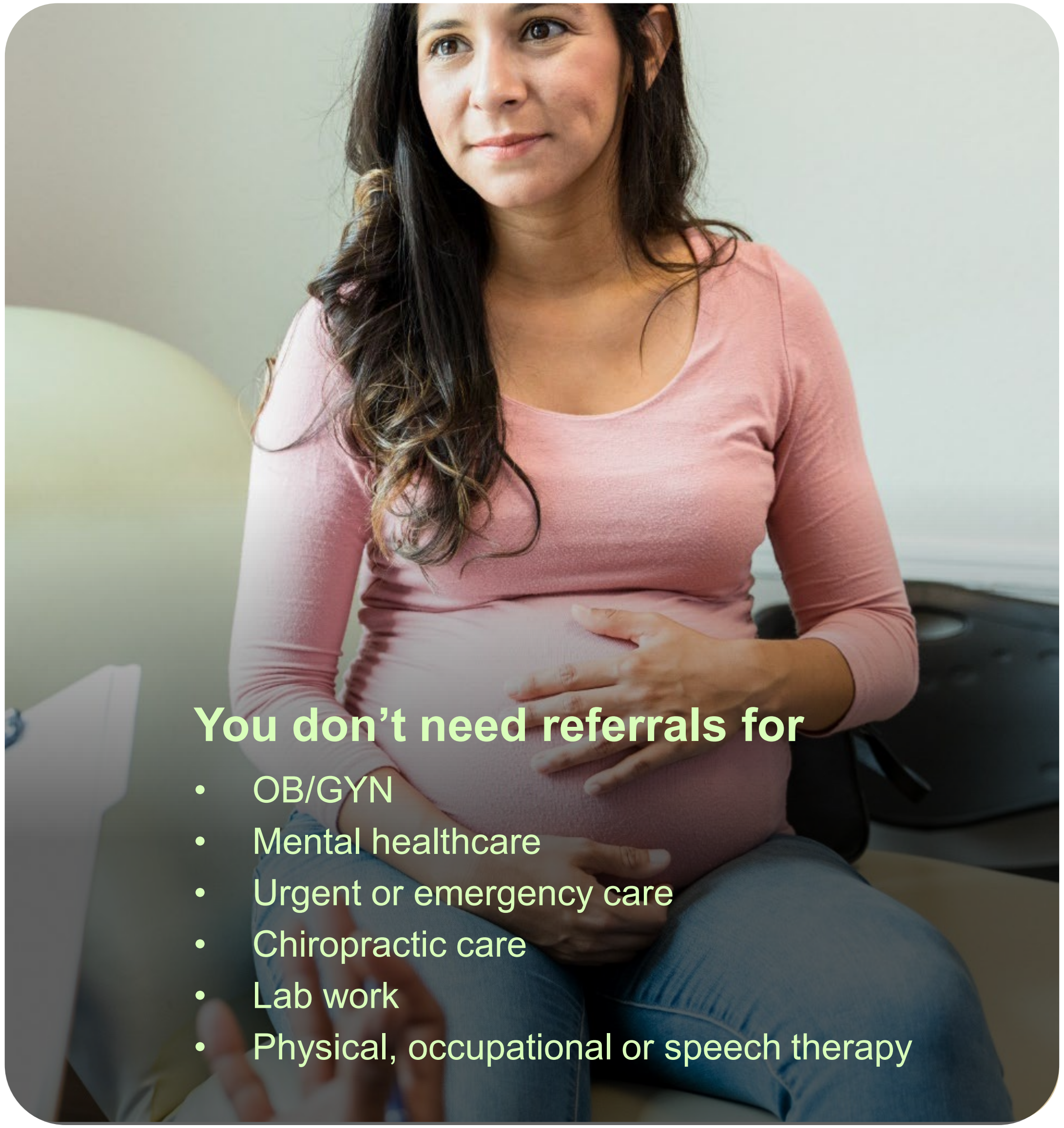
If you activated last year, you don't need to activate again.

PLAN OVERVIEW

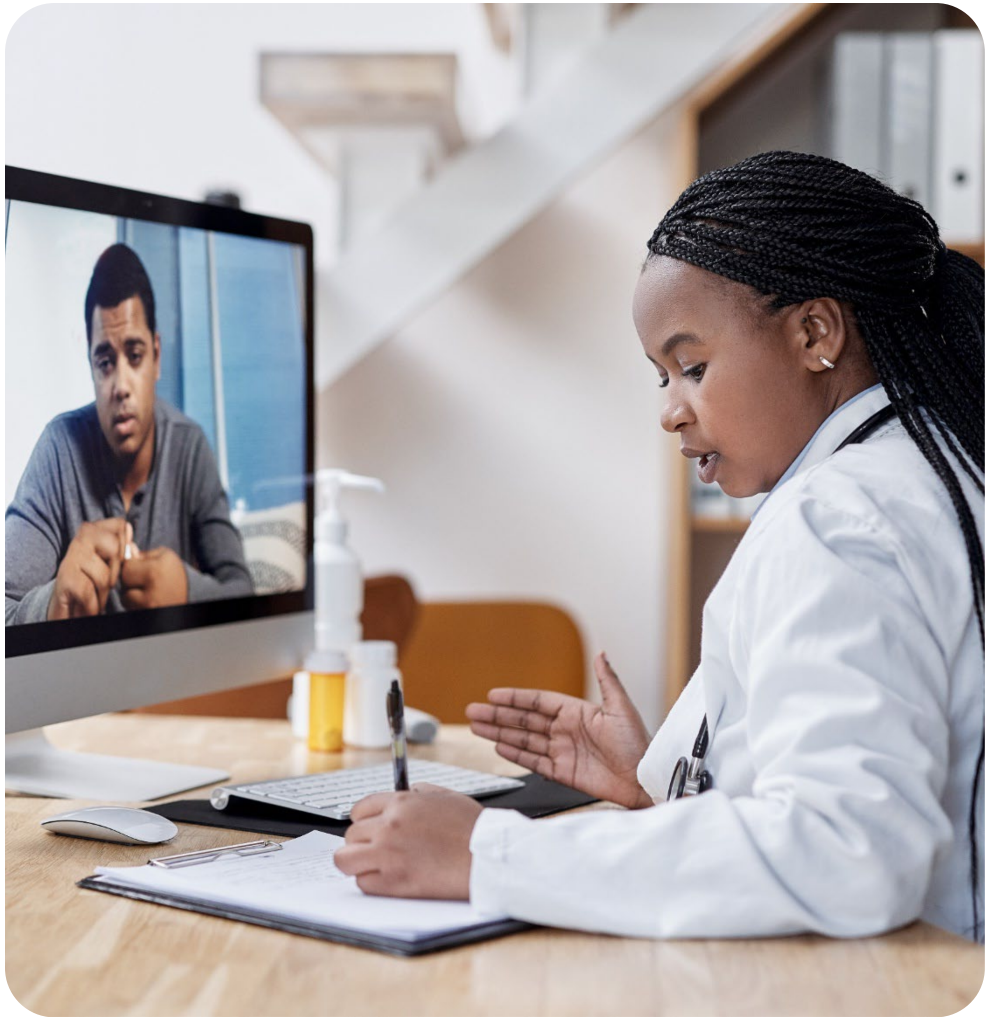
Guided care for a better experience

When you need specialist care, see your primary care doctor for a referral.

- Your primary care doctor will submit the referral on your behalf.
- Referrals are automatically approved
- Once the referral shows in the Centivo app, schedule your specialist appointment
- Referrals are good for a full year.
- Referrals are required for most specialist care, with some exceptions



Doctors you can see



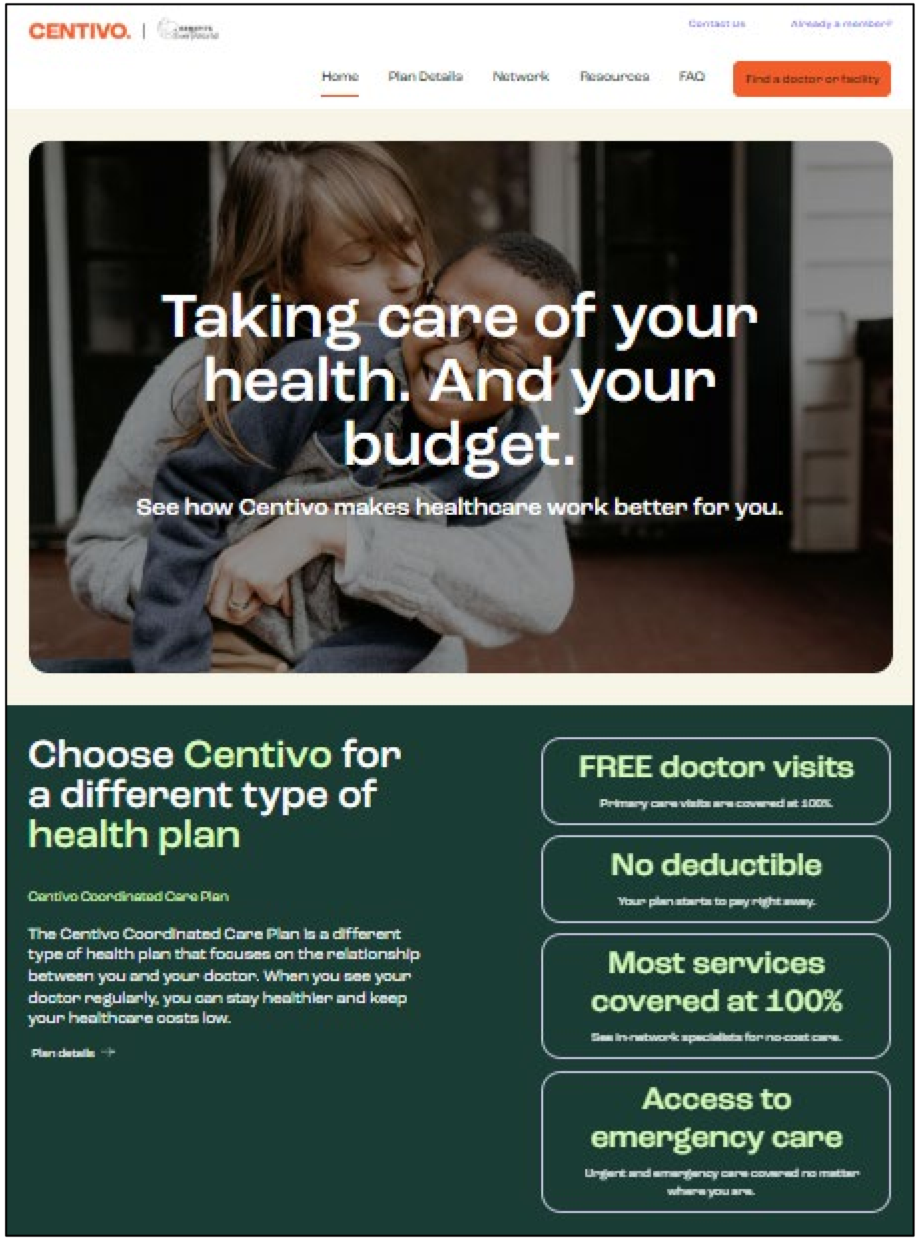
PROVIDERS AVAILABLE TO YOU

Trusted, quality network

The Centivo Network includes quality doctors and hospitals from local, trusted health systems in:

- Southern California
- Northeast (NY, NJ, CT, PA)

Search for in-network providers by type, location, gender and more at abk.centivo.com

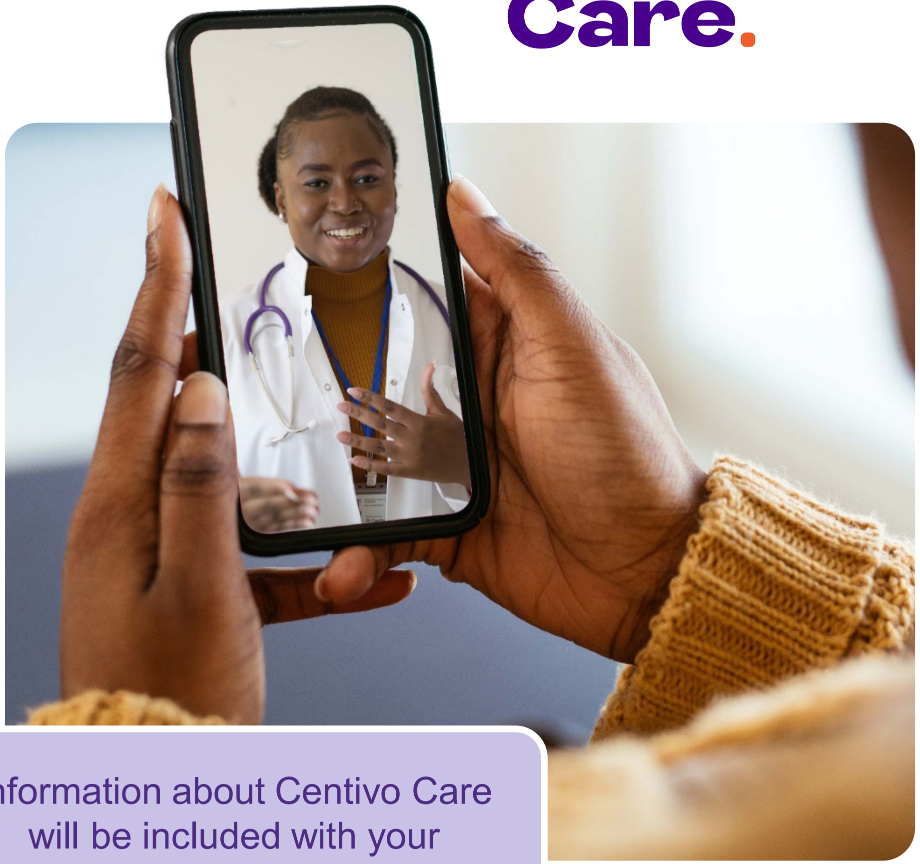


FREE Centivo Care

A convenient alternative to in-person primary care from a team that gets to know you.

- Virtual appointments with a dedicated primary care doctor
- Behavioral health providers available
- Annual preventive screenings, care for new concerns, ongoing issues, medication refills and more
- Coordination with local, in-network providers when you need in-person care like lab work or a specialist visit
- In-app messaging and appointment scheduling
- Available to members 18+ who live in select geographies
- Choose Centivo Care as your designated primary care provider when your plan year begins

CENTIVO Care.



Information about Centivo Care will be included with your welcome materials.

Virtual behavioral health providers

Array provides virtual psychiatry, behavioral and mental health talk therapy, and medication management services for ages 5+.

Evernorth provides virtual and in-person therapy for individuals, adults, couples and families.

Mind & Match is a service to help you find the best therapist for your specific needs. Available to ages 18+.

LifeStance provides virtual and in-person mental health services including therapy and psychiatry. Available to all ages.

Rula offers talk therapy nationwide, and psychiatric care in most states. Available for ages 5+.

Talkiatry provides psychiatry and medication management services for ages 5+.

Tava Health provides skilled therapists both virtually and in person for ages 13+.

Availability of virtual solutions may vary by state. You can find available virtual providers in the Centivo Network provider directory.

Additional providers

ASH Care
- Physical and occupational therapy rehabilitation.

GREAT SPEECH
- Speech and language therapy via specialized treatment modules

UPSWING HEALTH
- A virtual service for orthopedic and musculoskeletal pain, ranging from virtual assessments to health coaching to physical therapy to orthopedic physician consultations.

labcorp
- Lab services

Quest Diagnostics
- Lab services

DaVita Kidney Care
- Dialysis centers

Aeroflow Health
edgepark
ConnectDME
- Durable medical equipment, including through mail order

Availability of virtual solutions may vary by state. You can find available virtual providers in the Centivo Network provider directory.

Virtual urgent and behavioral health care through MDLIVE

- Easy, low-cost alternative to in-person urgent care for simple health concerns like earaches, sore throats, sinus infections, colds, flu, allergies and others
- Access to behavioral health professionals for help with depression, anxiety and more
- Great option for after-hours care or care when traveling
- Visit virtually from your home, at work or on-the-go, 24/7
- Available through the Health Hub in the Centivo app once your plan starts

All visits are FREE

Other benefits included with your plan

You have access to additional benefits offered by your employer including:

- Pharmacy
- Flexible spending account
- Fertility treatment
- Chronic disease support
- Second opinion services
- Free therapy sessions
- And much more

CVS caremark®

newtopia

HealthEquity®

Wellthy

Castlight

twin

Memorial Sloan Kettering Cancer Center

kindbody

Included HEALTH

RethinkCare

sword

MIDI

dr. on demand

Spring Health

Benefit overview and cost comparisons

Your benefit highlights

	Centivo Coordinated Care Plan	
	In-network Coordinated	**Out-of-network Uncoordinated**
Network	Centivo Network	N/A
Primary care doctor selection required	Yes	No
Primary care referrals to specialists required	Yes, with some exceptions*	No
Deductible (individual/family)	None	$3,000/$6,000
Out-of-pocket max. (individual/family)	$1,500/$3,000	$6,000/$12,000
Primary care (includes pediatricians)	$0 copay	50% coins.**
Virtual Primary Care	$0 copay	N/A
Specialist	$0 copay	50% coins.**
Behavioral health	$0 copay	50% coins.**
Basic imaging (such as X-rays)	$0 copay	50% coins.**
Advanced imaging (such as MRIs & PET scans)	$0 copay	50% coins.**
Inpatient or outpatient surgery (pre-certification required for surgeries or hospital stays)	$0 copay	50% coins.**
Urgent care	$50 copay	$50 copay
Emergency room (copay waived if admitted)	$200 copay	$200 copay

* If you don't visit your designated primary care doctor for care or get a referral for specialist visits, your care will be covered as out-of-network. No referral needed for OB/GYN, behavioral health, urgent, emergency or chiropractic care, lab work, physical, occupational or speech therapy.
** After you meet your deductible.

Prescription coverage by CVS Caremark

NEW in 2025, your pharmacy benefits will be provided by CVS Caremark. 30-day prescriptions can be filled at your neighborhood CVS pharmacy, or one of the 65,000 pharmacies in the CVS network. For 90-day prescriptions and maintenance medications, you can choose to have them filled at any CVS retail pharmacy or have them delivered right to your doorstep through mail order.

	In-network retail (up to 30-day supply)	**In-network mail order (90-day supply)**	**Out-of-network**
Generic – Tier 1+	$0 copay	$0 copay	50% (retail only)
Preferred brand – Tier 2++	$30 copay	$60 copay	50% (retail only)
Non-preferred brand – Tier 3+++	$60 copay	$120 copay	50% (retail only)

+ A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact CVS Caremark for any questions about specific medications. If you or your provider choose a brand-name medication when a generic version is available, you'll pay what you usually do for generic drug cost sharing, plus the difference in cost between the generic and brand-name drug.
++CVS Caremark two maintenance prescription fills at retail, after which a $10 penalty will apply for each subsequent fill.
+++Includes specialty medications; contact CVS Caremark at 844-635-3401 for help with Specialty medications.

Examples of out-of-pocket costs

Someone who **doesn't need** a lot of care:

Annual physical	$0
2 primary care visits	$0
1 urgent care visit	$50
1 generic Rx (mail order – entire year)	$0
Total annual out-of-pocket costs*	**$50**

Someone who **needs more** care:

2 primary care visits	$0
3 specialist visits	$0
1 ER visit (copay waived since admitted)	~~$200~~
Hospital stay	$0
1 inpatient surgery	$0
Total annual out-of-pocket costs	**$0**

* Total does not include paycheck deductions.

Examples of out-of-pocket costs

Knee surgery

1 primary care visit	$0
1 MRI	$0
2 specialist office visits	$0
Outpatient surgery	$0
6 PT visits	$0
2 generic Rx (retail, 30-day supply)	$0
Knee surgery out-of-pocket costs*	**$0**

Pregnancy

Prenatal visits	$0
8 ultrasounds	$0
1 generic Rx (mail order, 9 months)	$0
6 Sets of lab work (multiple)	$0
2 Cardiac Perinatology visits	$0
Cesarean section delivery + 5-day stay	$0
Out-of-pocket costs for having a baby	**$0**

* Total does not include paycheck deductions.

Plan considerations and member care

Is the Coordinated Care Plan right for you?

Good candidates for the Coordinated Care Plan:

Shawn
Already sees doctors who are in the Centivo Network and loves them.

Miles
Uses urgent care if he needs medical care but wants to have a doctor who gets to know him and his needs.

Sarah
Is open to switching to a high-quality provider in the Centivo Network to save money.

Jen
Covers four children on her medical plan and doesn't want to worry about how she will pay for care if they get sick or injured.

How does it work when I travel?

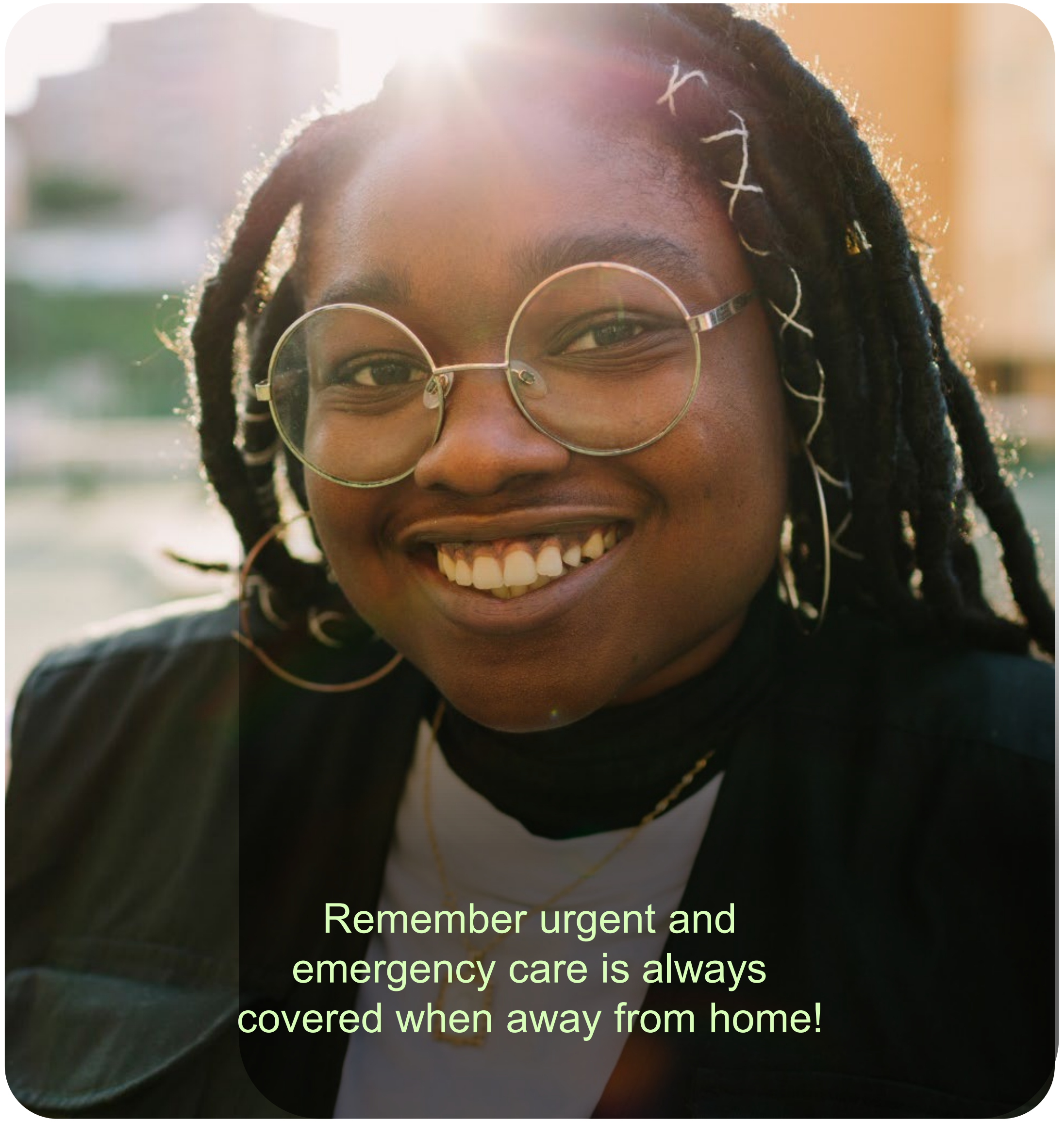
- **Emergency care** is covered at in-network rates no matter where you are.
- **Urgent care** is covered at in-network rates when you're outside the Centivo service area.
- You can access **MDLIVE** for virtual urgent care.
- Your **primary care doctor** may offer virtual visits.

Note: If you're out of the country, you'll need to pay for your care and submit a claim when you're back home. Be sure to get a detailed receipt about the services you received and the costs, then contact Member Care for help.

What if I have a dependent who lives away from home?

If your dependent lives in a different location, they can:

- Choose Centivo Care if they are 18+ and live in a state where it's available.
- Pick an in-person primary care doctor in their home geography that offers virtual visits.
- If they live in an area covered by the Centivo Network, they can choose a primary care doctor near them and see in-network specialists when needed.
- Use telemedicine for non-urgent care needs.
- Most colleges offer on-site medical care. Your enrolled dependent may consider using the school's student health services for most/all care.

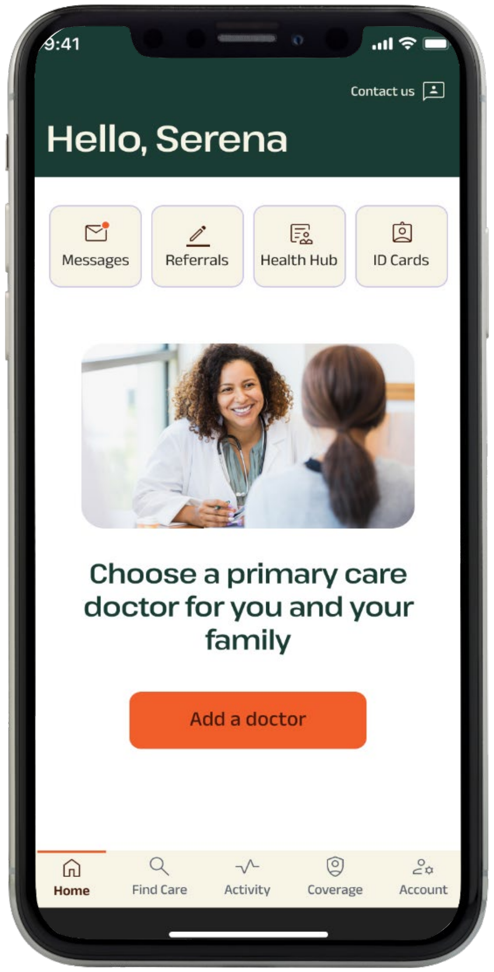


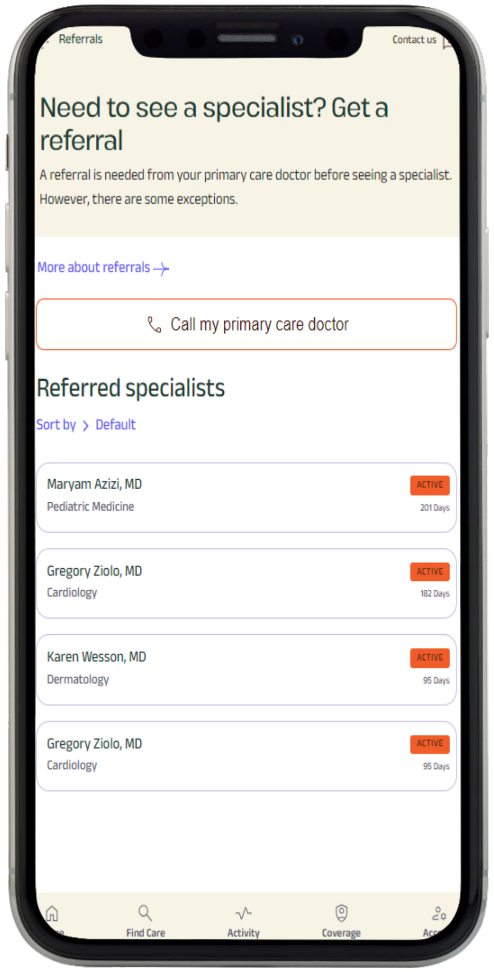
Remember urgent and emergency care is always covered when away from home!

Easy-to-use app and member portal

Use the app or member portal to:

- Choose or change your primary care doctor (activate)
- Find in-network providers and facilities
- View referrals
- Access plan details
- View cost information and Explanation of Benefit statements (EOBs)
- View or print your ID card
- Send a message to Centivo Member Care
- And more



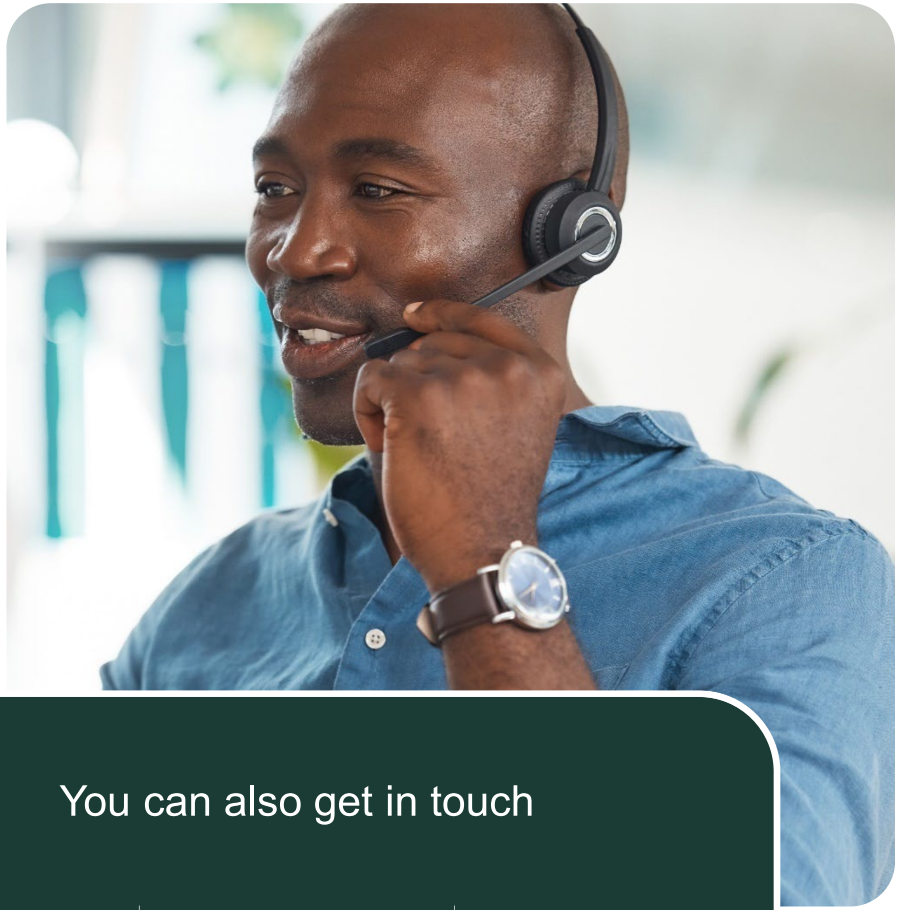


Centivo Member Care

Centivo Member Care is available Monday through Friday from 8 am-8 pm ET at 833-666-1322.

Get assistance with:

- Benefit questions
- The app/portal
- Activation for you and your family
- Finding a provider
- Claims questions
- And more



You can also get in touch

On the Centivo app	On the member portal	By calling the number on your ID card

Getting started

Getting started with your new plan

Refill prescriptions

with your current health plan before the end of the plan year to ensure no gaps in medication.

Be on the lookout for your Centivo ID card

which you'll receive shortly before the plan year begins.

Activate

You'll get instructions with your ID card.

(If you activated last year you don't need to activate again.)

Contact

Centivo Member Care with any questions.

Activate as soon as you get your ID card →

Do this right away so all your care will be covered on day one. Instructions will be provided with your member ID card, which you'll need to get started.

Questions?

Visit abk.centivo.com for more details.