

The Centivo Coordinated Care Plan

Connecting members to high-quality care through their primary care provider to keep costs predictable and low



The Centivo Coordinated Care Plan helps you use the healthcare system more effectively and offers you high-quality care with no or extremely low out-of-pocket costs.

Easy-to-use health plan

- No deductible
- All primary care visits covered at 100%
- Nearly all other care covered at 100% for minimal out-of-pocket costs during the year
- Urgent care and emergency care covered at in-network rates no matter where you are
- Convenient virtual primary care option

The value of a Primary Care Team

This plan is built around a partnership between you and your primary care doctor* that you choose to lead your Primary Care Team during a process called activation. Your Team will coordinate your care and refer you to the right places to make sure you get high-quality care and keep you in-network to make sure your care is covered.

When you coordinate your care with your Primary Care Team, deductibles are eliminated, and your primary care, specialist visits, procedures and surgeries are covered with no out-of-pocket costs. If you or a family member needs emergency or urgent care, you only pay a small copay.

There is coverage for uncoordinated care, but you will pay significantly more.



New for 2023

- Centivo Virtual Primary Care is now available as a convenient primary care option
- Enhancements to the Centivo app and member portal: Face and Touch ID added for additional security and convenience and more detailed healthcare claims on the "Activity" page
- Easier-to-read Explanation of Benefits (EOBs)
- Referrals now valid for 12 months

Centivo Coordinated Care Plan highlights:



No deductible



Costs you know up front



High-quality providers



Hands-on member care



*Primary care doctors include doctors of family medicine, internal medicine or pediatrics.



The Centivo Network

The Centivo provider network is built around trusted, high-quality providers.

Centivo works with a wide range of providers and partners, so you can rest assured you'll have access to all the services you may need. If you ever have trouble finding a certain type of provider, you or your primary care doctor can reach out to the Centivo Member Care Team for assistance.

To search the Centivo Network, visit the directory at abk.centivo.com.

Local providers include:



Plus, you'll have access to physicians, specialists, urgent care centers, local hospitals, labs and imaging centers across Los Angeles, Orange and San Diego Counties.

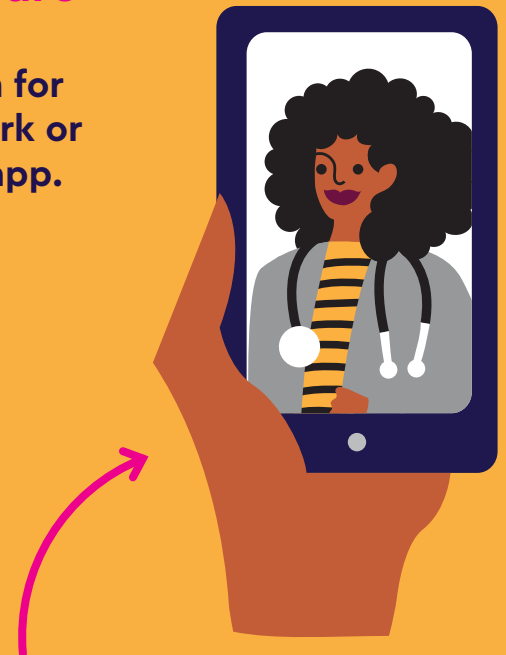
In addition, you'll have access to national providers such as Labcorp for labs, DaVita for dialysis, Array Health for virtual mental health and more.

New for 2023: Centivo Virtual Primary Care

Centivo Virtual Primary Care is a convenient option for primary care from the comfort of your home, at work or on the go — from your phone or through a secure app.

Your Centivo Virtual Primary Care Team includes a primary care doctor who leads your care, and a physician assistant to help with certain medical needs, make appointments and answer questions. Our friendly, accessible team gets to know your unique health concerns and can address many problems early on. And if you need to be seen in person, your Virtual Primary Care Team will coordinate in-person care with local, in-network providers.

Centivo Virtual Primary Care is available for members in select states who are age 18 and older. More info will be provided at the start of the plan year.



Centivo Virtual Primary Care takes the place of your current primary care doctor and all virtual primary care visits are covered at 100%.





To get started with the Centivo app or member portal, you'll need to create an account with your Centivo member ID, which new members will receive with their welcome materials.

An easy-to-use app and member portal

Once the plan year starts, access the Centivo app or member portal to:

- Activate your plan by choosing a primary care doctor to lead your Primary Care Team
- View or print your ID card
- Search for in-network providers
- View details about your plan coverage
- View your care history and Explanations of Benefits (EOBs)
- Send a message to the Centivo Member Care Team
- And more



Hands-on personal service

Centivo's Member Care Team is available to answer any questions about finding in-network providers, understanding your coverage and more. They can also answer any questions you may have while choosing which plan to enroll in. You can contact them at **833-666-1322, Monday-Friday from 5 am-6 pm PT**. Once your plan starts, you'll also be able to send a message through the Centivo app or member portal.



Pharmacy benefits

You'll get this coverage automatically when you enroll. Both retail and mail order programs are included in this plan, and you'll have access to over 65,000 pharmacies nationwide.

As a WithMe Health member, you will have access to their state-of-the-art mobile app, where you can:

- Access your digital ID card and benefit information
- Manage your medications
- Find nearby network pharmacies
- Keep track of your drug costs and copays
- Get real time answers to any questions you may have about your medications and pharmacy benefits



Your benefit summary

		Centivo Coordinated Care Plan	
		IN-NETWORK (COORDINATED)	OUT-OF-NETWORK* (UNCOORDINATED)
Plan features	Network	Centivo Network	N/A
	Primary care doctor selection required	Yes	No
	Primary care referrals to specialists required	Yes (except for OB/GYN, behavioral health and certain other services)	N/A
	Deductible (individual/family)	None	\$3,000/\$6,000
	Out-of-pocket maximum (individual/family)	\$1,500/\$3,000	\$6,000/\$12,000
Preventive care	Annual physical, vaccinations and screenings	\$0 copay	50% after deductible
	Primary care (includes Centivo Virtual Primary Care)	\$0 copay	50% after deductible
Office visits	Specialist	\$0 copay	50% after deductible
	Mental healthcare**	\$0 copay	50% after deductible
	Therapeutic services (physical, occupational, speech therapy)	\$0 copay	50% after deductible
	Lab work	\$0 copay	50% after deductible
Diagnostic procedures	Basic imaging (such as X-rays)	\$0 copay	50% after deductible
	Advanced imaging (such as MRIs & PET scans)	\$0 copay	50% after deductible
	Outpatient surgery****	\$0 copay	50% after deductible
Surgeries and hospital	Inpatient stay****	\$0 copay	50% after deductible
	Routine prenatal care	\$0 copay	50% after deductible
Pregnancy care	All other visits during pregnancy	\$0 copay	50% after deductible
	Maternity inpatient or birthing center	\$0 copay	50% after deductible
	Urgent care	\$50 copay	\$50 copay
Emergency care	Emergency room***	\$200 copay	\$200 copay
	Ambulance	\$0 copay	\$0 copay

*If you use an out-of-network provider, you might receive a balance bill for the difference between the provider's charge and what the Plan pays.

** Contact the Centivo Member Care Team if you are in active treatment with an out-of-network provider to discuss continuity of care for 2023.

*** Copay waived if admitted to hospital.

**** Pre-certification required for surgeries or hospital stays.

Prescription drug coverage through WithMe Health

		Centivo Coordinated Care Plan	
		IN-NETWORK	OUT-OF-NETWORK
Plan features	Pharmacy deductible	N/A	
	Pharmacy out-of-pocket maximum	Combined with medical	
Drug type	Tier 1 – Generic +	Retail: \$0 copay for 30-day supply+++ Mail order: \$0 copay for 90-day supply	50% after deductible (retail only)
	Tier 2 – Preferred brand++	Retail: \$30 copay for 30-day supply+++ Mail order: \$60 copay for 90-day supply	50% after deductible (retail only)
	Tier 3 – Non-preferred brand++	Retail: \$60 copay for 30-day supply+++ Mail order: \$120 copay for 90-day supply	50% after deductible (retail only)

+There may be a small number of generic drugs that fall under the preferred brand tier. Please contact WithMe Health for any questions about the prescription drug list or specific medications. Generic drugs also includes specialty medications; contact the WithMe Medication Guide Team for help with Specialty medications.

++ Includes specialty medications; contact the WithMe Medication Guide Team for help with Specialty medications.

+++ Maximum two maintenance prescription fills at retail, after which a \$10 penalty will apply for each subsequent fill.

If you have any questions, call the Centivo Member Care Team at **833-666-1322**, available Monday through Friday from 5 am to 6 pm PT.