

The Centivo Coordinated Care Plan

When it comes to your
healthcare, you're not alone.



Healthcare coverage you can feel good about

Introducing the Centivo Coordinated Care Plan, a health plan that's centered around a partnership with your primary care doctor.

You get a personal advocate who'll make sure you see high-quality, in-network providers, keeping your care straightforward and costs low.



This new plan focuses on your overall well-being.



Best of all, it's easy to use.

The Centivo Coordinated Care Plan

The Centivo Coordinated Care Plan is centered around you and your family, with a focus on your overall well-being.

You'll get:



A network of providers that delivers **high-quality, coordinated healthcare** with a focus on primary care.



A **Primary Care Team** who will look out for your health and help you navigate the healthcare system.



An **easy-to-use** mobile app and online member portal, as well as a hands-on Member Care Team ready to help you.



Nearly all care covered at 100%, so you'll likely have minimal out-of-pocket costs during the year. There's also no deductible for coordinated care, so the plan starts paying right away towards your care.



The value of a Primary Care Team



With the Centivo Coordinated Care Plan, you'll choose and activate with a Primary Care Team to help you navigate the healthcare system and coordinate your care.

Your Primary Care Team will be led by your selected primary care doctor. This could be a doctor of family medicine, internal medicine or pediatrics.

Your Primary Care Team should be your first stop for all your care needs.

When you need care outside of your Team, they will refer you to the right places to make sure you get high-quality care from a network provider.

You'll get notifications of referrals from your Primary Care Team in your Centivo app or member portal for easy reference.

NOTE: You **don't** need a referral for OB/GYN, behavioral health, urgent care or emergency room visits.



The Centivo Network

The provider network for the Centivo Coordinated Care Plan is centered around UCLA Health, MemorialCare and Scripps Health providers.

The Centivo Network provides access to local hospitals, primary care physicians, specialists, urgent care centers, labs and imaging centers across Los Angeles, Orange and San Diego Counties.

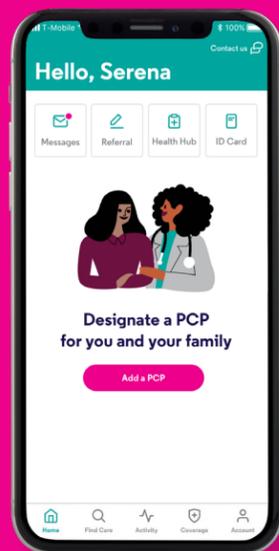
UCLA Health

MemorialCare™

Scripps



You can view a list of in-network doctors at abk.centivo.com.



Getting started with your Primary Care Team

To get started, you'll receive welcome materials that take you through the activation process. Activation is when you choose a primary care doctor to lead your Primary Care Team.



Keep an eye out! Your welcome materials will arrive in late December. We recommend activating right away so your care will be covered at the Coordinated benefit level on day 1.

Overview of your medical plan coverage

Here is a simplified benefits grid outlining your costs under the Centivo Coordinated Care Plan to help you decide if this plan is right for you and your family.

		Centivo Coordinated Care Plan	
		IN-NETWORK (Coordinated)	OUT-OF-NETWORK* (Uncoordinated)
Plan features	Activation/PCP selection required	Yes	N/A
	Deductible	None	\$3,000/\$6,000
	Out-of-pocket maximum (individual/family)	\$1,500/\$3,000	\$6,000/\$12,000
Preventive care	Annual physical, immunizations and screenings	\$0 copay	50% after deductible
	Office visit — primary care (includes pediatricians for children)	\$0 copay	50% after deductible
Office visits	Office visit — specialists (including OB/GYN)	\$0 copay	50% after deductible
	Behavioral health — individual therapy**	\$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 and PET scans)	\$0 copay	50% after deductible
	Inpatient facility fee	\$0 copay	50% after deductible
Hospital and outpatient facilities***	Inpatient surgical professional services	\$0 copay	50% after deductible
	Outpatient facility fee	\$0 copay	50% after deductible
	Outpatient surgical professional services	\$0 copay	50% after deductible
	Prenatal and postnatal services	\$0 copay	50% after deductible
Pregnancy expenses	Delivery and all inpatient professional services	\$0 copay	50% after deductible
	Delivery related inpatient facility services	\$0 copay	50% after deductible
	Urgent care visits	\$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 Member Care Team if you are in active treatment with an out-of-network provider to discuss Continuity of Care for the 2022 plan year.
 *** Pre-certification required for surgeries or hospital stays.
 **** Copay waived if admitted to hospital.

Prescription coverage

Your pharmacy benefits will be managed by WithMe Health.

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

Covered prescription drug expenses

	with me HEALTH	
	IN-NETWORK	OUT-OF-NETWORK
Generic drugs/Tier 1+	\$0 copay for 30-day supply at retail ⁺⁺ (\$0 copay for 90-day supply through mail order)	50% after deductible (retail only)
Preferred brand/Tier 2+	\$30 copay for 30-day supply at retail ⁺⁺ (\$60 copay for 90-day supply through mail order)	50% after deductible (retail only)
Non-preferred brand/Tier 3+	\$60 copay for 30-day supply at retail ⁺⁺ (\$120 copay for 90-day supply through mail order)	50% after deductible (retail only)

+ 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.

Key terms:

Deductible

The portion that you pay out-of-pocket before the plan pays towards your healthcare expenses.

Note: The Centivo Coordinated Care Plan does not have a deductible when you coordinate your care with your Primary Care Team.

Out-of-pocket maximum

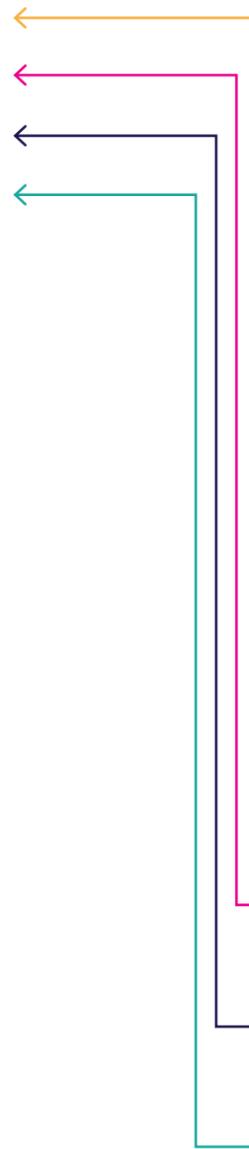
The cap on how much you will pay — including copays — for any covered healthcare and pharmacy expenses during the plan year.

Preventive care

Routine healthcare that includes screenings, check-ups and counseling to prevent illnesses, disease or other health problems.

Copay

A fixed dollar amount that you pay for a healthcare service or visit. When receiving coordinated care through this plan, your copays for most services are \$0!



Helping you understand your plan better

Understanding preventive care

Preventive care, including regular check-ups, screenings and immunizations, helps you stay healthy. There is no cost for preventive care with the Centivo Coordinated Care Plan.

This can include:

- Annual check-ups
- Cervical cancer screenings
- Mammograms
- Prostate cancer screenings
- Scheduled immunizations

What to expect if you're pregnant

With the Centivo Coordinated Care Plan, you get high-quality women's healthcare that is fully covered, which means **you don't pay anything out-of-pocket for a routine pregnancy when your care is coordinated.**

- No referrals are required for OB/GYN visits
- There is no copay for office visits
- There is no copay for delivery at an in-network hospital or birthing center
- All labs and diagnostic tests, such as ultrasounds, are fully covered with no copay



Is the Centivo Coordinated Care Plan right for you?



You have your own healthcare needs and concerns. As you decide whether the Centivo Coordinated Care Plan is right for you and your family, be sure to consider these points.



You must select an in-network primary care doctor to lead your Primary Care Team and coordinate your care.

That means that before you see a specialist, you must first receive a referral from your Team.



Out-of-network coverage is available, but you will have to pay a deductible and coinsurance for that care (except for urgent and emergency care).

You should consider these costs if you have a dependent out of the area.



With the Centivo Coordinated Care Plan, you'll likely have very little to no out-of-pocket costs, with almost all care fully covered at 100%!

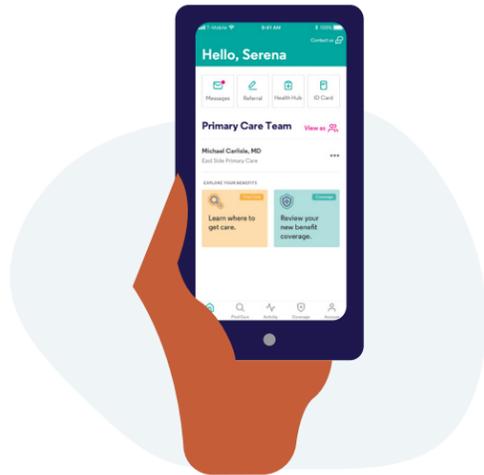
We've eliminated deductibles when you coordinate your care, and primary care, specialist visits and surgeries are covered with no out-of-pocket costs.



Behavioral health coverage

Access to mental health providers when you need them is a big part of your health and well-being. Mental health office visits are fully covered, so there is no copay with the Centivo Coordinated Care Plan, and no referral is required.

The Centivo Coordinated Care Plan makes every interaction with your health plan easier



Easy-to-use technology

An intuitive app and member portal, which place all your benefits information at your fingertips. You can use either tool to:

- Select a primary care doctor
- View your referrals
- Find where to get care
- Access your plan benefit details
- View or print your electronic ID card
- Send a message to the Centivo Member Care Team
- And more



Hands-on personal service

If you prefer to speak with someone, help is just a phone call away. Centivo's Member Care Team can help you find in-network providers, understand your bills and coverage and more. Call the Centivo Member Care Team at 833-666-1322 Monday through Friday, 5 am to 5 pm PT.

The Centivo Member Care Team will be expanding their hours! Starting January 3, 2022, their new hours will be 5 am – 8 pm PT.



**A partner
for your healthcare
journey with a focus
on your well-being**

Consider the Centivo Coordinated Care Plan for your next health plan.

If you have any questions about the Centivo Coordinated Care Plan, or to learn more about the plan in order to decide if it's the right plan for you and your family:

Call the Centivo Member Care Team at 833-666-1322, available Monday through Friday from 5 am to 5 pm PT.

Starting January 3, 2022, their new hours will be 5 am – 8 pm PT.

What current members are saying about Centivo:

"I love how straightforward everything is."

"I feel like I can take care of myself and my family without being in debt. Thank you!"

"Centivo's customer service is excellent. They genuinely care about the individual on the other end of the phone."

"I like the wide availability of doctors, easy access to care and the fast claims processing."