

# The Centivo Coordinated Care Plan

Connecting you to high-quality care through your primary care doctor 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.

## An affordable health plan that's easy-to-use

- 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.

When you coordinate your care with your Primary Care Team, many healthcare services – from primary care visits to hospital stays – are covered with no out-of-pocket costs. If you or a family member needs urgent or emergency care, you only pay a small copay (\$50 and \$200 respectively).

There is coverage for uncoordinated care, but you'll pay more out of pocket.



Scan this QR code to watch a short video to learn more.



### Centivo Coordinated Care Plan highlights:



No deductible



No or extremely low costs for care



High-quality providers



Virtual primary care option

## 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 Centivo Member Care for assistance.

To search the Centivo Network, visit the directory at [abk.centivo.com](http://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 Behavioral Care for virtual mental health and more.

## 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 and health navigator who 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 Team will coordinate in-person care with local, in-network providers.

Centivo Virtual Primary Care is available for members in select states, including California, who are age 18 and older. Visit [vpc.centivo.com/](http://vpc.centivo.com/) for more information.



**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.

## Easy-to-use app and member portal

Once your plan 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 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 Centivo Member Care
- And more

## Hands-on personal service



Centivo Member Care 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

Your pharmacy benefits will be managed by WithMe Health. You'll get this coverage automatically when you enroll in the Centivo Coordinated Care Plan. 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'll have access to their 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)
<b>Plan features</b>	<b>Network</b>	Centivo Network	N/A
	<b>Primary care doctor selection required</b>	Yes	No
	<b>Primary care referrals to specialists required</b>	Yes (except for OB/GYN, behavioral health and certain other services)	No
	<b>Deductible (individual/family)</b>	None	\$3,000/\$6,000
	<b>Out-of-pocket maximum (individual/family)</b>	\$1,500/\$3,000	\$6,000/\$12,000
<b>Preventive care</b>	Annual physical, vaccinations and screenings	\$0 copay	50% coinsurance after deductible
	Primary care (includes Centivo Virtual Primary Care)	\$0 copay	50% coinsurance after deductible
<b>Office visits</b>	Specialist	\$0 copay	50% coinsurance after deductible
	Mental healthcare**	\$0 copay	50% coinsurance after deductible
	Therapeutic services (physical, occupational, speech therapy)	\$0 copay	50% coinsurance after deductible
<b>Diagnostic procedures</b>	Lab work	\$0 copay	50% coinsurance after deductible
	Basic imaging (such as X-rays)	\$0 copay	50% coinsurance after deductible
	Advanced imaging (such as MRIs & PET scans)	\$0 copay	50% coinsurance after deductible
<b>Surgeries and hospital</b>	Outpatient surgery****	\$0 copay	50% coinsurance after deductible
	Inpatient stay****	\$0 copay	50% coinsurance after deductible
<b>Pregnancy care</b>	Routine prenatal care	\$0 copay	50% coinsurance after deductible
	All other visits during pregnancy	\$0 copay	50% coinsurance after deductible
	Maternity inpatient or birthing center	\$0 copay	50% coinsurance after deductible
<b>Emergency care</b>	Urgent care	\$50 copay	\$50 copay
	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 Centivo Member Care if you're in active treatment with an out-of-network provider to discuss continuity of care.

\*\*\* Copay waived if admitted to hospital.

\*\*\*\* Pre-certification may be required for surgeries or hospital stays.

## Prescription drug coverage through WithMe Health

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

+There may be a small number of generic drugs that fall under the preferred brand tier. Please check the prescription drug list or contact WithMe Health for any questions about specific 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 Centivo Member Care at **833-666-1322**, available Monday through Friday from 5 am to 6 pm PT.