Centivo EPO medical plan overview
For ABK 2027 Plan Year

Centivo EPO Coordinated Care Plan



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

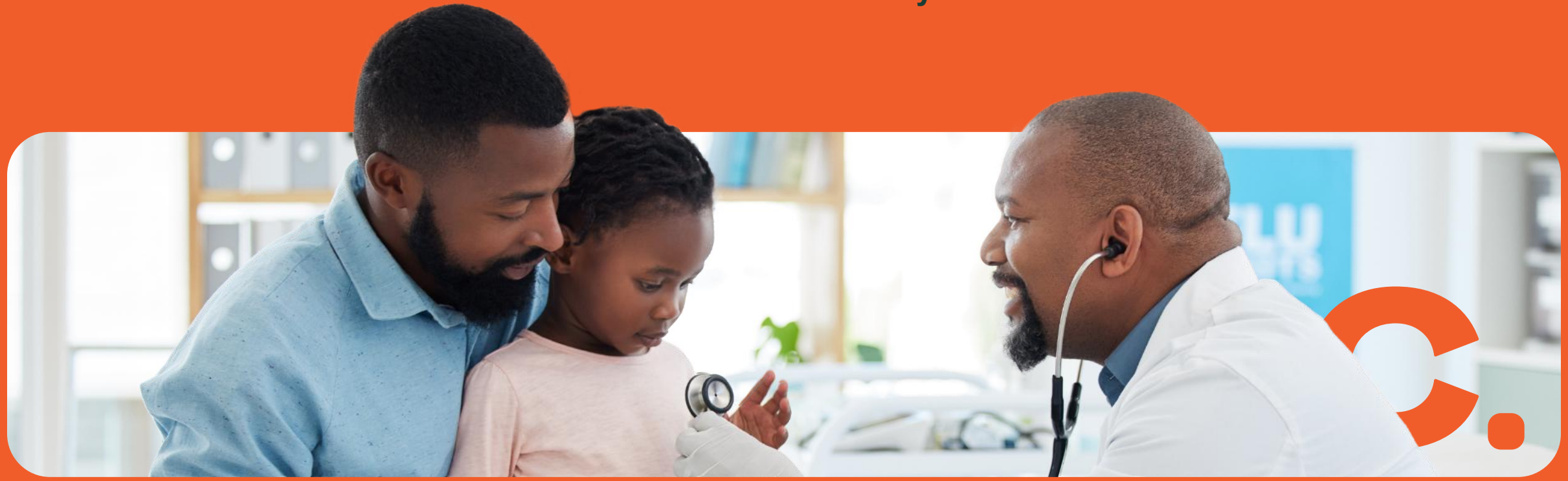
CENTIVO. | BENEFITS for EveryWorld

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Take another look at Centivo.

You may already know Centivo, but have you explored what the plan could mean for your healthcare costs?

With no deductible and $0 copays for nearly all in-network care, Centivo makes it easier to get high-quality healthcare without worrying about the cost of every visit.



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What if your next doctor’s visit cost $0?

With Centivo, you get:

$0	**$0**	**$0**	**$0**	**$0**
Primary care	Deductible	Specialist visits	Labs & diagnostic imaging	Covered surgeries

A primary care relationship that makes a difference.

Research shows that an ongoing relationship with a primary care doctor can lead to better health outcomes and lower healthcare costs.

Stay ahead of health concerns

Get preventive care and ongoing support to identify and manage health issues.

Get coordinated care

Your doctor helps guide treatment, connect you with specialists and avoid unnecessary tests or procedures.

Reduce unnecessary costs

Better care coordination can help prevent avoidable urgent care and ER visits.

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3 ways to get the most from the Centivo plan

1. Choose your primary care doctor.

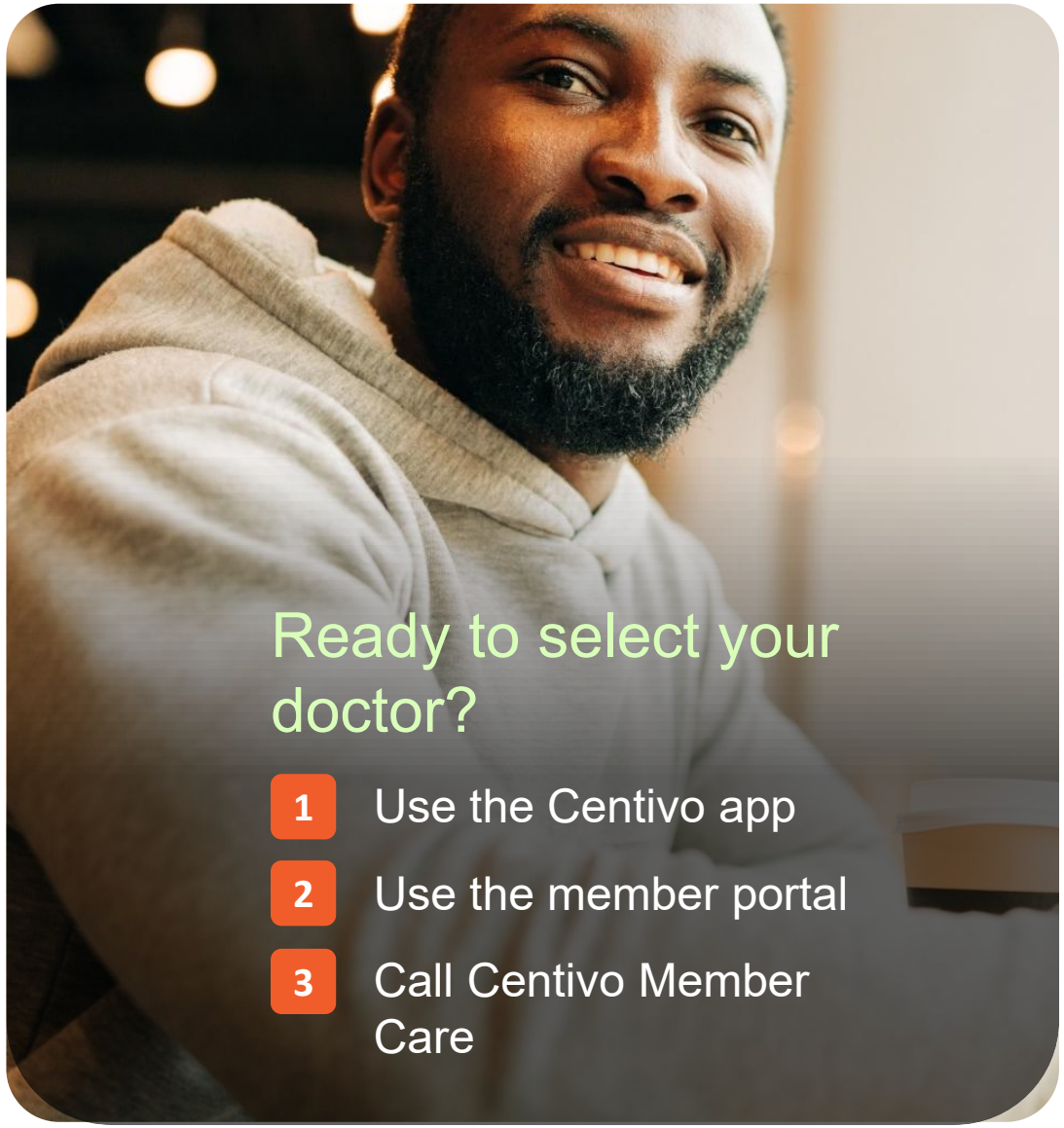
Everyone covered under the Centivo Coordinated Care Plan, including dependents, must select a primary care doctor. You can change your selection at any time during the year. **Centivo Care virtual primary care is also available for members 18+ in all 50 states.**

2. Start with primary care.

See your doctor for preventive care, health concerns and help connecting with specialists when needed.

3. Stay in-network.

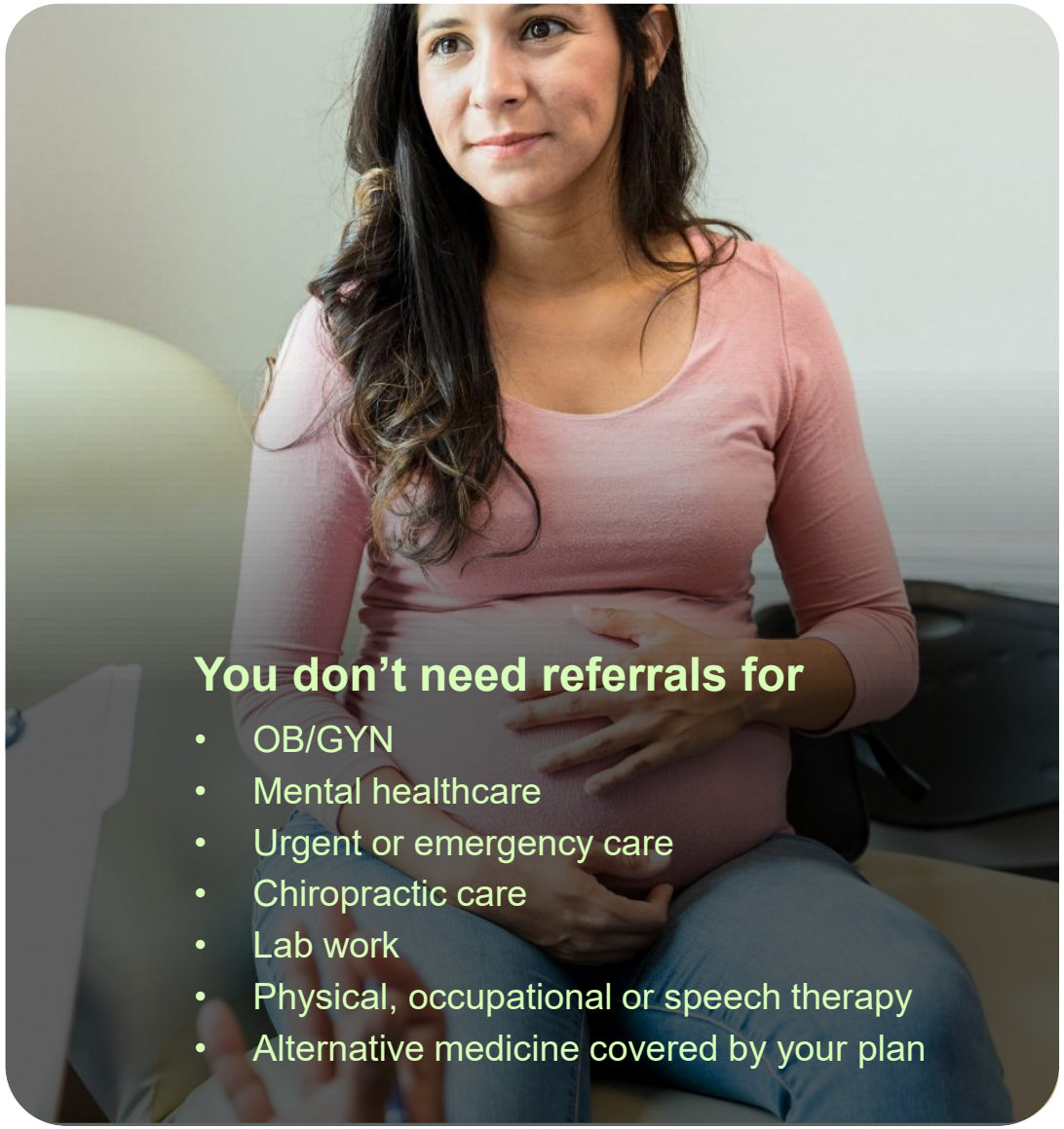
Choose participating doctors and facilities to take advantage of the Centivo Coordinated Care Plan's lower costs.



Guided care for a better experience

For most specialist visits, you'll start with a referral from your primary care doctor.

- 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.



Sound too good to be true?

Here’s how it works:

Better care starts with primary care

Your primary care doctor gets to know you, helps manage your health and connects you with the right care when you need it—helping you get the right care at the right time and keep costs lower.

We partner directly with local providers

Centivo partners directly with carefully selected doctors and health systems to negotiate lower rates, giving you access to high-quality care from recognizable providers at lower costs.



PROVIDERS AVAILABLE TO YOU

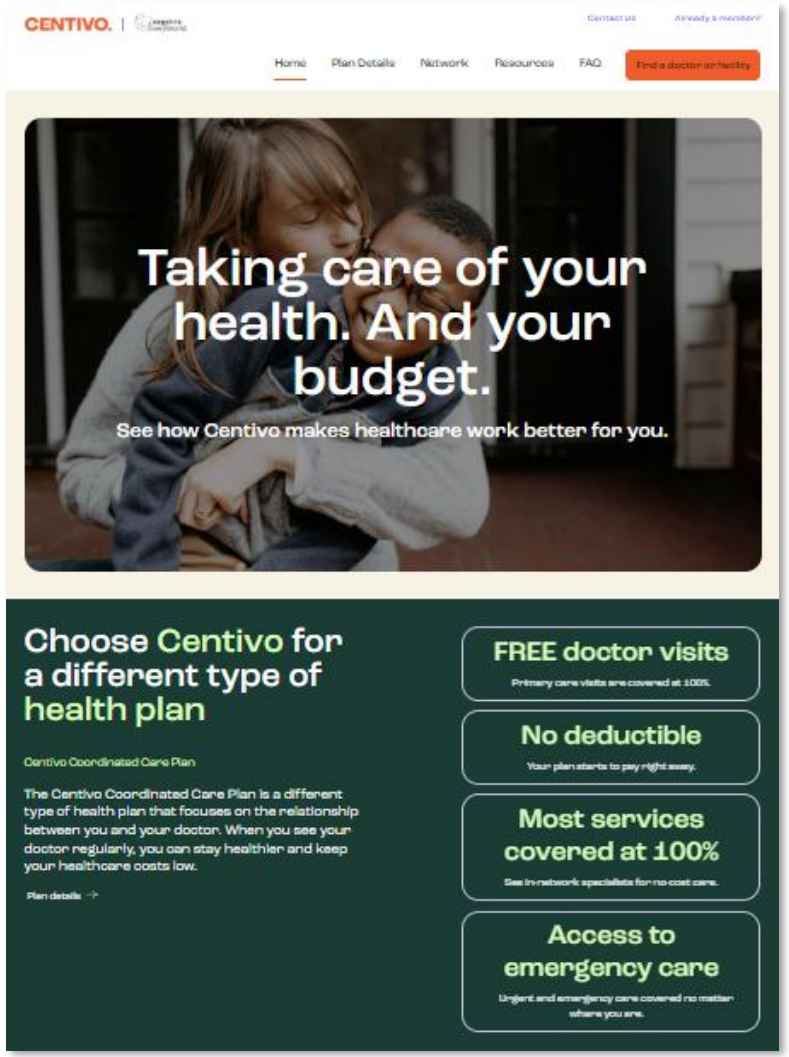
Care from providers you know

Centivo partners directly with carefully selected local doctors and health systems. These partnerships help us offer access to high-quality care at lower negotiated rates.

Depending on where you live, you may recognize health systems like:

UCLA Health
MemorialCare
PIH HEALTH
Scripps
Mount Sinai
Northwell Health
Lehigh Valley Health Network
Montefiore
RWJBarnabas HEALTH

Scan or visit abk.centivo.com to search the network.



PROVIDERS AVAILABLE TO YOU

More ways to get care. More providers to choose from.

The Centivo Network includes virtual care options that make it easier to access care when you need it.

Virtual urgent care

MD Live By EVERNORTH

Get convenient, 24/7 care for simple health concerns like earaches, sore throats, sinus infections, colds, flu, allergies and more.

Virtual mental health care

array · MM · Rula · EVERNORTH HEALTH SERVICES · tava · LifeStance HEALTH · Talkiatry

Access a range of providers for therapy, psychiatry and medication management.

Virtual specialty care

GREAT SPEECH · UPSWING HEALTH

Access specialized virtual care for speech therapy and orthopedic concerns, including joint and muscle pain.

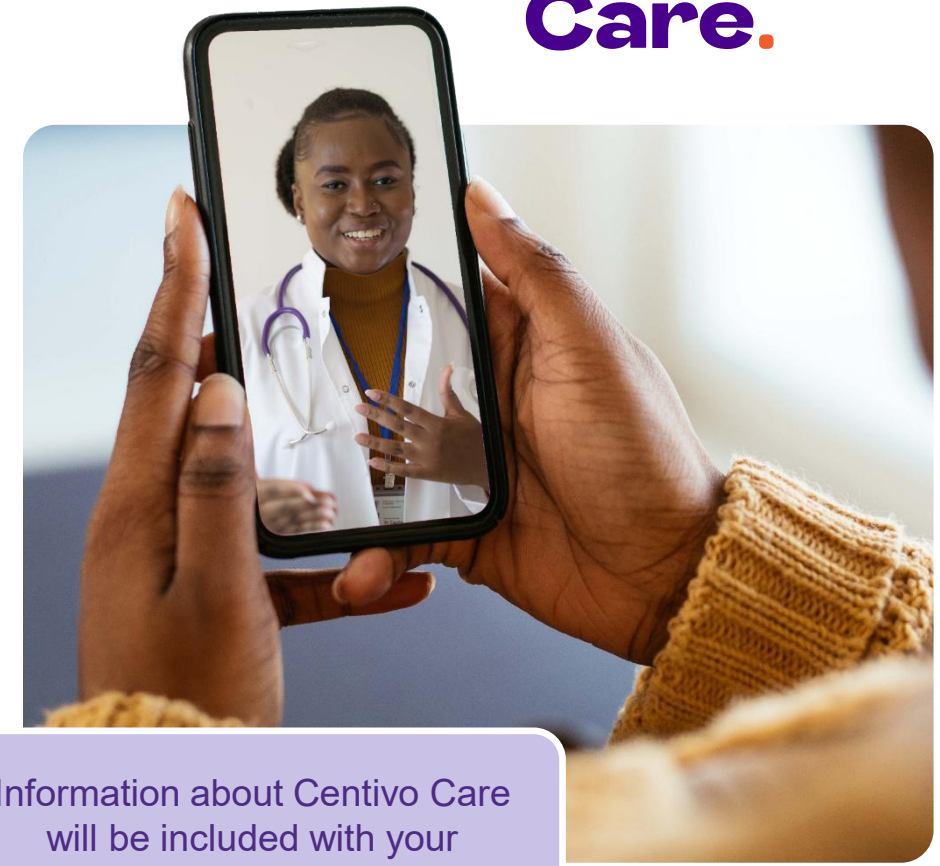
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Centivo Care

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

- **FREE same- or next-day appointments**
- Dedicated primary care and behavioral health teams that get to know you and your needs
- 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
- Available to you and covered family members who are 18+
- Choose Centivo Care as your designated primary care provider when your plan year begins
- Available Monday to Friday from 9 am-8 pm ET

CENTIVO Care.



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

Coverage and cost 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.**
Centivo Care 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 (covered as in-network when away from home)	$50 copay	$50 copay
Emergency room (covered as in-network wherever you are, 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 is considered Uncoordinated and 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

Prescription coverage by CVS Caremark	**Retail** (up to 30-day supply) / **mail order** (90-day supply)+	
Generic – Tier 1++	$0 / $0 copay	50% (retail only)
Preferred brand – Tier 2+++	$30 / $60 copay	50% (retail only)
Non-preferred brand – Tier 3+++	$60 / $120 copay	50% (retail only)

Your plan requires specialty medications to be filled through a CVS Caremark specialty pharmacy, or you will owe the full cost of the drug. Some specialty medications may be available at no cost to you through PrudentRx savings. Specialty medications are not covered out-of-network. Contact the CVS Caremark Specialty Pharmacy to learn more: (800) 237-2767.

+ Maintenance medications must be filled at a 90-day supply either through mail order or at a CVS Caremark retail pharmacy. Otherwise, you will owe a $10 penalty each time you fill a maintenance medication after the 2nd time.

++ 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 will pay the brand copay plus the difference in cost when you fill this medication.

Centivo Coordinated Care Plan cost scenarios

Examples of out-of-pocket costs with Centivo

A year of preventive & specialist care
(for a 45-year-old female)

1 annual physical, including vaccinations & screenings	$0
Preventive screening mammogram	$0
Preventive screening colonoscopy	$0
1 primary care sick visit	$0
4 specialist office visits	$0
1 set of lab work	$0
4 generic Rx (retail, 30-day supply)	$0
Out-of-pocket costs	**$0**

Having a baby

Office visit to confirm pregnancy	$0
Prenatal visits	$0
4 ultrasounds	$0
1 generic Rx (mail order, 9 months)	$0
6 sets of lab work (multiple, in-office blood draws)	$0
3 specialist office visits	$0
Cesarean section delivery + 5-day stay	$0
Postnatal visit	$0
Out-of-pocket costs	**$0**

Totals do not include paycheck deductions.

Centivo Coordinated Care Plan cost scenarios

Examples of out-of-pocket costs with Centivo

Outpatient knee surgery

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

Something unexpected happens

Emergency room visit (copay waived when admitted)	$0
Two-day hospital stay	$0
1 X-ray	$0
1 set of lab work	$0
1 Follow-up primary care visit	$0
2 generic Rx (retail, 30-day supply)	$0
Out-of-pocket costs	**$0**

Totals do not include paycheck deductions.

The Centivo Coordinated Care Plan can mean significant savings. Is it right for you?



Shawn

Wants to keep the doctors he knows

Already sees doctors who are in the Centivo Network and likes knowing he can keep the care he knows while spending less.



Miles

Wants a doctor who knows him

Usually turns to urgent care when he needs care but likes the idea of having a primary care doctor who knows him and helps guide his care.



Sarah

Open to switching doctors

Is willing to switch to a doctor in the Centivo Network in exchange for more predictable and much lower healthcare costs.



Jen

Wants predictable costs for her family

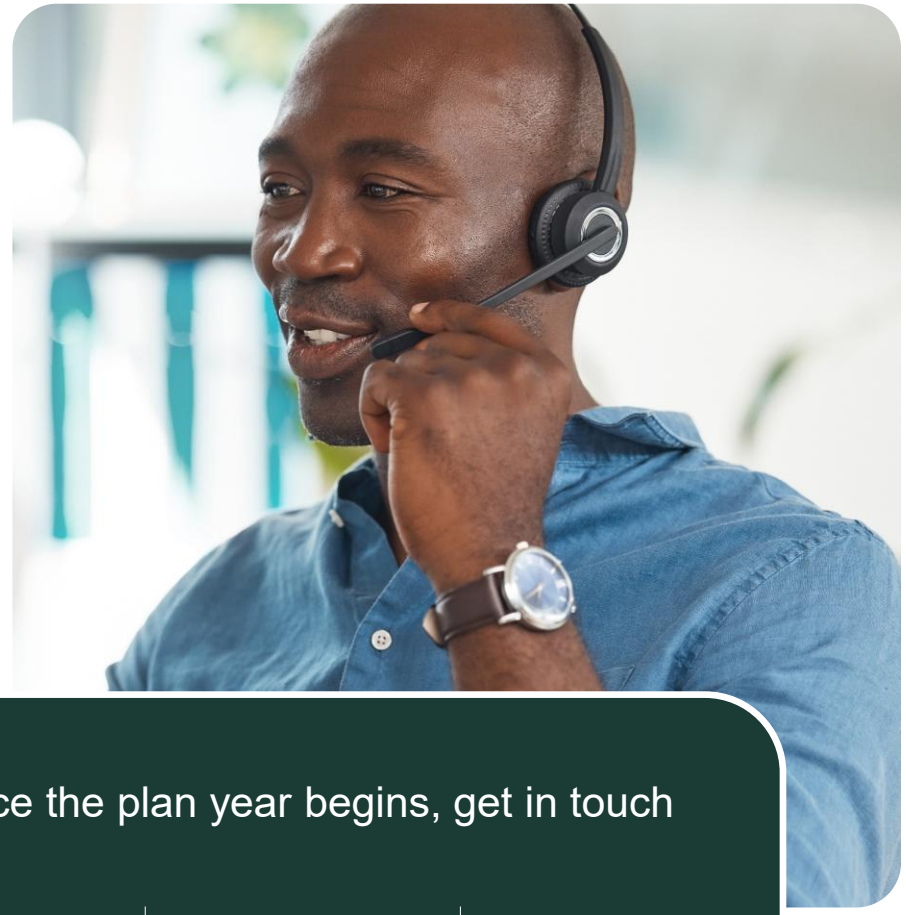
Covers four children and likes knowing she can take them to their pediatrician for checkups or when they're sick, as often as needed, for free.

Centivo Member Care

Centivo Member Care is available Monday through Friday from 5 am-5 pm PT at **833-666-1322**.

Get assistance with:

- Questions about Centivo
- How the Centivo Plan works
- Finding a provider
- Coverage for you and your family
- And more



Once the plan year begins, get in touch

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

Ready to take another look at Centivo?

Have questions? We're here to help.

Visit **abk.centivo.com** or call us at **833-666-1322.**

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Appendix

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Virtual urgent and behavioral health care through MD Live

- 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
- All visits are FREE



Centivo Care = ongoing virtual primary care with dedicated team

MD Live = virtual urgent care + behavioral health

PROVIDERS AVAILABLE TO YOU

Virtual behavioral health providers in the Centivo Network

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 Centivo Network providers

Physical and occupational therapy

ASHCare™

Lab services

labcorp

Quest Diagnostics™

Virtual orthopedic services

UPSWING HEALTH

Durable Medical Equipment (DME) including mail order

Aeroflow Health

edgepark®

Connect DME

Speech and language therapy

GREAT SPEECH

Dialysis

DaVita® Kidney Care

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

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
Spring Health
kindbody
Included HEALTH
RethinkCare
sword
MIDI
dr. on demand

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 **MD Live** 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.



PLAN CONSIDERATIONS

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+
- 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.

