2025 medical benefits from Centivo

# Protecting your health. And your budget.

## A BETTER KIND OF HEALTH PLAN

| **FREE** primary care | No deductible | Predictable copays | Emergency and urgent care coverage anywhere | **FREE** virtual primary care |
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# A health plan with a doctor by your side

A primary care doctor who gets to know you can help keep you healthier, improve your healthcare experience and reduce emergency room visits – all of which keep your costs lower. That's why the **Centivo Platinum Plus EPO Plan** offers:

- A dedicated primary care doctor
- FREE primary care visits
- FREE behavioral health visits
- Coordinated care between providers
- Improved healthcare experience

For most specialist care, you'll need a referral from your primary care doctor. This referral process makes sure you'll get the right care for your needs from in-network doctors.

### See who's in the network

View a plan details, a provider directory and more. Scan or go to united.centivo.com.

## The doctors you can see

The Centivo Network is built on local, high-quality providers and health systems you know and trust. You'll also have access to:

- Urgent care when outside the network area, covered as in-network
- Emergency care no matter where you are, covered as in-network
- Virtual options for behavioral health, urgent care, physical therapy and more

## FREE Centivo Care

A virtual primary care practice with a dedicated doctor and care team, including mental health.

- Same and next-day appointments that aren't rushed
- Wellness, sick care and chronic condition management
- Coordination with in-person doctors, labs and imaging
- Easy, secure app with chat feature

# Your benefit highlights

| | Centivo Platinum Plus EPO Plan<br>In-network only<br>(except for urgent or emergency care) |
|---|---|
| Network | Centivo Network |
| Primary care doctor selection required | Yes |
| Primary care referrals to specialists required | Yes, with exceptions* |
| Deductible (individual/family) | None |
| Out-of-pocket max. (individual/family) | $2,500/$5,000 |
| Annual physical, vaccinations and screenings | FREE |
| Primary care (includes pediatricians) | FREE |
| Centivo Care virtual primary care | FREE |
| Specialist | $40 copay |
| Behavioral health | FREE |
| Lab work and basic imaging (such as X-rays) | FREE |
| Advanced imaging (such as MRIs & PET scans) | $100 copay |
| Outpatient surgery | $300 copay |
| Inpatient surgery | $500 copay |
| Urgent care (same cost in-or out-of-network) | $100 copay |
| Emergency room (same cost in-or out-of-network) | $250 copay |

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

## Prescription coverage by CVS Caremark

| | Retail / mail order |
|---|---|
| Generic – Tier 1+ | FREE / FREE |
| Preferred brand – Tier 2 | $25 / $50 copay |
| Non-preferred brand – Tier 3 | $150 / $300 copay |
| Specialty – Tier 4++ (30-day supply only) | 30% coins. |

+ 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.
++ $0 copay for applicable specialty medications for members enrolled in the PrudentRx Copay Program. Call 844-635-3401 for more details.

### Defining key terms:

**Deductible:** The amount you pay out-of-pocket before the plan pays towards your healthcare costs. There is no deductible with this plan.
**Copay:** A fixed dollar amount you pay for a healthcare service or visit.
**Coinsurance:** The percentage of costs you're responsible for after you meet your deductible. There is no coinsurance with this plan.
**Out-of-pocket maximum:** The most you'll pay for any covered healthcare and pharmacy expenses during the plan year.

Learn more at united.centivo.com or by calling 833-666-1302.

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This document provides an overview of the plan offering. Information is not a complete description of benefits..