

Partnership Plan FAQs



For any additional questions, please reach out to the Centivo Member Care Team at 833-433-0280 or your local HR representative.

About the Partnership Plan

»» What's new in 2023?

Enhancements to the Partnership Plan for 2023 include:

- Centivo Virtual Primary Care is now available to Baird associates. This is a convenient primary care option that would replace your current primary care doctor in which you can access care from home, work or on the go – from your phone or computer. (See below for additional information.)
- Starting in 2023, any new referrals will be valid for 12 months. (See below for additional information.)
- We've made the Centivo app and member portal even better, with a new Activity page for a better view of your claims details and face ID/touch ID so it's faster to login to the app.
- We updated our Explanation of Benefit statements (EOBs) so they are easier to understand.

»» What's different about the Partnership Plan?

The Partnership Plan is centered around a partnership between you and your Primary Care Team. Your Primary Care Team will have a complete picture of who you are and what your needs are, so they can help you make the right decisions about your care. This partnership offers you a better healthcare experience and improves your overall quality of care:

- Your Primary Care Team focuses on your overall well-being, not just when you're sick.
- By guiding your care, they help you save time and money by avoiding duplicate tests and lab work.
- You can trust your Primary Care Team to guide you to the right in-network specialists and services when you need them, which makes navigating the healthcare system easier.

»» Why should I choose the Partnership Plan?

The Partnership Plan is an affordable and straightforward health plan. Your Primary Care Team will be your partner and will help guide your care. And when you need care, you'll have low, predictable costs, with:

- **FREE** primary care after the deductible for all visits (not just preventive or wellness visits)
- Simple, predictable copays for all other care, after the deductible
- Urgent care covered at in-network level when you're outside the Centivo Network area
- Emergency care covered at in-network rates no matter where you are
- **New!** A convenient virtual primary care option

- **No deductible option.** If you completed your Health Assessment, Biometric Screening and earned 1,000 points by the B\Well deadline (September 23, 2022), you will receive Baird's Employer Deductible Contribution (\$500 for associates, \$1,000 for families) to drop your deductible to \$0. That means you'll immediately have FREE primary care and predictable copays for all other care as long as you coordinate your care with your selected Primary Care Team.

»» What is a Primary Care Team, and why is it important?

At the heart of the Partnership Plan is the partnership between you and your Primary Care Team, which includes your primary care doctor, nurse practitioners, physician assistants and other medical providers that work in their practice. You'll choose a primary care doctor at the start of your plan year (also called "activating"). Your Team will get to know you and your healthcare needs, identify health issues early on, and help you navigate the healthcare system.

Your Primary Care Team should be your first stop for all your care needs. If needed, they'll guide you to trusted, quality in-network specialists and services.

For example: When a financial advisor understands their client's current situation, obstacles and opportunities, the advisor becomes a trusted partner to guide them on a successful path to accomplish their goals. Working with your Primary Care Team is the same for your health – your team gets to know you and can guide you on your healthcare journey.

»» Where can I see which providers and facilities are in the network for the Partnership Plan?

The Partnership Plan uses the Centivo WI-1 Network, which is built around trusted, high-quality providers. Only providers who meet our high standards for patient care are included in the network.

Centivo works with a wide range of providers and facilities, so you can rest assured you'll have access to all the services you may need.

The Centivo Network provider directory is available online:

1. Go to baird.centivo.com.
2. Choose to search by doctor or facility.
3. Enter the specialty or facility type, provider name if you have one in mind, and your ZIP code or the ZIP code for a nearby town. The default search is 20 miles.
4. On the search results page, you can expand your search area, filter by gender and whether they're accepting new patients.

Note: The search tool is sensitive to spelling and punctuation (like hyphens and apostrophes).

Once you enroll in the plan, you'll be able to view the Centivo Network through the Centivo app or member portal at my.centivo.com. You can also call the Centivo Member Care Team if you need help finding a provider.

»» What is Centivo Virtual Primary Care?

Centivo Virtual Primary Care is a convenient care option that takes the place of an in-person primary care doctor. You can visit with your doctor online from the comfort of your home, at work or on the go. Using the secure app, you can schedule an appointment and communicate with your doctor, refill your prescriptions, view your medical chart and more.

Centivo Virtual Primary Care is available for members and dependents in CA, CO, CT, FL, ID, IA, NJ, JY, PA, WA and WI who are age 18 and older. More information on Centivo Virtual Primary Care will be sent at the start of the plan year.

»» What if I choose Centivo Virtual Primary Care and need to be seen in person?

While most care can be provided by your doctor on a phone or video call, there may be times when you need to be seen in person. If this happens, your Virtual Primary Care Team will coordinate in-person care with a quality, in-network provider near you.

»» What does Centivo Virtual Primary Care cost?



All visits with your Virtual Primary Care Team are **FREE, even before you meet your deductible.** If you need care outside of your Virtual Primary Care Team, such as seeing a specialist, getting lab work or an MRI, you may have out-of-pocket costs based on your plan details.

»» What if I have a dependent who lives away from home for college. Can they use the Partnership Plan?

Yes, The Partnership Plan uses the Centivo Network, which is available in CA, CO, CT, FL, MI, NJ, NY, PA, TX, WA and WI. If you have a dependent away at college* or living outside of the Centivo Network area for part of the year, here's how they can benefit from the Partnership Plan:

- They can choose Centivo Virtual Primary Care as their primary care doctor if they are 18 or older and live in a state where Centivo Virtual Primary Care is available.
- They can choose an in-network primary care doctor close to their permanent address that offers virtual visits. When they are away, they can visit virtually over the phone, mobile device or computer. Based on your dependent's condition, their primary care doctor can guide them to the care they need.
- If your dependent's temporary home is in an area covered by the Centivo Network, they can choose a primary care doctor near them who can address their healthcare needs and refer them to local, in-network specialists, when needed.
- They can always go to urgent care without a referral – when outside the Centivo Network area – it will be covered at the in-network benefit level.

* Most colleges offer on-site medical care. Your enrolled dependent can also consider using the school's student health services for most/all care.

»» What does it mean to activate?

Activation is the process of designating a primary care doctor for you and any family members covered under your plan. You can activate via the Centivo app, member portal or by calling the Centivo Member Care Team. New members will receive information in the mail on how to activate at the start of the plan year. Remember, you must activate to receive full coverage under your plan!

»» If I was a member of the Partnership Plan last year, do I need to activate again?

Nope! Your activation will carry over from last year. However, if you changed primary care doctors during the year, be sure to designate your new doctor with Centivo.

»» Can I change my Primary Care Team during the year?

Absolutely! You have the flexibility to change your designated Primary Care Team at any time. As a dedicated partner and advocate, it's important to find the Primary Care Team that's the right fit for you. Change your designated Primary Care Team in the Centivo app or portal, or by calling the Centivo Member Care Team.

»» Are referrals needed for care?

The Partnership Plan relies on the partnership you develop with your Primary Care Team to make sure you're getting the right care for your needs. As such, you need a referral from your Primary Care team before getting care from a specialist. However, you do NOT need a referral for the following types of care:

- Urgent care
- Emergency care
- OB/GYN care
- Behavioral health care
- Chiropractic care
- Physical, occupational and speech therapy
- Alternative medicine covered by your plan



- Labs, x-rays and other covered tests – but your designated Primary Care Team or a specialist for which you had a referral must order these services, and pre-certification may be required depending on the diagnostic test.

»» How does the referral process work?

Your Primary Care Team should be your first stop for all your care needs (remember, these visits are **FREE** after your deductible!). If needed, your Primary Care Team will refer you to a vetted, in-network specialist. Your Team will submit the referral to Centivo. You'll be able to track your referrals in the Centivo app or member portal.

»» How long are referrals good for?

New for 2023, referrals will be valid for 12 months! (Note: This only applies to new referrals. If you were on the Partnership Plan last year and already have a referral on file, the original referral expiration date will still apply.)

»» I'm in the middle of treatment. Is the Partnership Plan an option for me?

If you're currently pregnant or being treated for an urgent or critical health condition by a provider who isn't in the Centivo Network, you may be eligible to continue care with your current provider at the in-network rate until your current treatment is completed. However, you must submit your request and determination must be made PRIOR to receiving additional care. For more information on how to submit a request for "transition of care," please contact the Centivo Member Care Team.

»» Is this plan HSA qualified?

You can't add tax-free dollars into a health savings account (HSA) if you enroll in the Partnership Plan. However, this plan already offers low costs without sacrificing quality, so your savings is built in.

»» I have a health savings account from my previous health plan. What happens if I still have money in it?

You can use any money that you've already put into an HSA to pay for qualified medical expenses with this plan. Your HSA dollars are yours to keep regardless of what plan you enroll in, and you can spend them on current healthcare expenses or save them for the future.

General FAQs

»» What is Centivo?

Centivo is an innovative health plan that helps provide high-quality care at lower costs to participants and their families by working directly with local healthcare providers. Centivo administers the Partnership Plan for Baird, which means we provide member support, an easy-to-use app and portal, member communications, Explanation of Benefits statements (EOBs) and process payments when you get care.

»» Who do I call if I have questions about the Partnership Plan?

If you have questions about the Partnership Plan and whether it's right for you, please contact the Centivo Member Care Team at **833-433-0280**.

The Centivo Member Care Team is available Monday through Friday from 7 am to 8 pm CT. Support is available in English and Spanish, as well as 150 other languages.

»» Will I need a new ID card?

New members for 2023 will receive a new ID card from Centivo at the start of the plan year. It's important that you show your new Centivo ID card when getting care to ensure you're not billed for the entire cost of the visit.



»» What if a doctor in the network doesn't know who Centivo is?

If your doctor's office doesn't recognize Centivo, don't worry. As Centivo continues to grow and expand networks, this isn't uncommon. Simply ask your doctor to call Centivo, or you can call Centivo directly to confirm whether your doctor is in the network.

»» What can I expect from the Centivo app and member portal?

After you enroll, you'll have access to your health plan information on our easy-to-use app and member portal. You can use the app and member portal to:

- View or print your ID card
- Search for in-network providers
- View details about your plan coverage
- View your care history and Explanation of Benefits (EOB) statements
- Send a message to the Centivo Member Care Team
- Select your primary care doctor
- And more

To get started, you'll need to create an account with your Centivo member ID, which you'll receive in your welcome materials if you're new to the plan for 2023.

»» Where will I see my Explanation of Benefits (EOB)?

After you visit your provider, Centivo will send you an Explanation of Benefits (EOB) statement. An EOB is an overview of the total charges for your visit, how much your health plan covers and what you owe to your provider. Your EOBs will be available by mail and/or online. You can set your communication preferences in the Centivo app or member portal once the plan year begins.