

The Centivo Partnership Plan

An innovative health plan with predictable costs and high-quality care.



Get high-quality care from local, trusted providers and always know what you owe — if anything — before you go to the doctor. Plus you'll have a dedicated care team that gets to know you and your health needs personally.

An easy-to-use health plan

- Once you meet your deductible*, you'll get:
 - **FREE** primary care for all visits, not just preventive visits
 - Simple, predictable copays for all other care
- Urgent care is always covered at the in-network level even when you're outside the Centivo Network area
- Emergency care is covered in-network rates no matter where you are
- **NEW!** Convenient virtual primary care option
- If you have HSA dollars from a previous plan you can use them towards qualified medical expenses with this plan.

* 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 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.

The value of a Primary Care Team

What makes this plan unique is the relationship between you and your Primary Care Team, which includes your primary care physician (PCP), nurse practitioners, physician assistants and other medical providers in their practice. You'll choose a PCP (this is what we call "activation") who will get to know you and your unique needs, identify health issues early on and help guide you through the healthcare system. (If you were on the Centivo Partnership Plan last year, you won't need to activate again.)

As your partner and advocate, your Primary Care Team should be your first stop for all your care. If needed, they'll refer you to trusted, in-network specialists and services.





The Centivo Network

The Centivo provider network is built around trusted, high-quality providers.

Cost and quality data is used to identify high-performing providers and only those who meet these standards are included in the Centivo Network.

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 provider, you or your Primary Care Team can reach out to Centivo Member Care for assistance.

To search the Centivo Network, visit the directory at baird.centivo.com.



NEW! Centivo Virtual Primary Care

Centivo Virtual Primary Care is a convenient option for primary care from the comfort of your home or on the go — from your phone or through a secure app.

Your Centivo Virtual Primary Care Team includes a primary care physician who leads your care, and a physician assistant to help with certain medical needs, make appointments and answer questions. The friendly, accessible team gets to know your unique health concerns and can address many problems early on. If you need to be seen in person, your Virtual Primary Care Team will coordinate in-person care with local, in-network providers.

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 info will be provided with your welcome materials.



Centivo Virtual Primary Care takes the place of your current primary care doctor and all virtual primary care visits are FREE.





You can get started with the Centivo app or member portal by creating an account with your Centivo member ID, which you'll receive with your welcome materials.

An easy-to-use app and member portal

Once the plan year starts, access the Centivo app or member portal to:

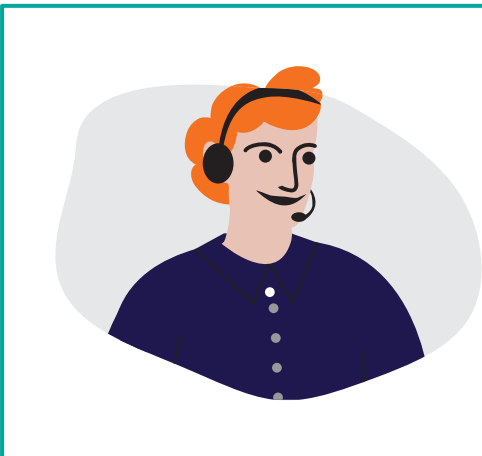
- Activate your plan by choosing a primary care physician (PCP) to lead your Primary Care Team
- View or print your ID card
- Search for in-network providers
- View details about your plan coverage
- View your care history and Explanations of Benefits (EOBs)
- Send a message to the Centivo Member Care Team
- And more



Pharmacy benefits

Your pharmacy benefits will be managed by Navitus.

You'll get this coverage automatically when you enroll in the Centivo Partnership Plan. Both retail and mail order programs are included in this plan, and you'll have access to over 65,000 pharmacies nationwide, including CVS pharmacies.



Hands-on personal service

Centivo's Member Care Team 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 833-433-0280, Monday-Friday from 7 am-8 pm CT.** Once your plan starts, you'll also be able to send a message through the Centivo app or member portal.



Your benefit summary

All costs listed below are after deductible is met.

		Partnership Plan	
		IN-NETWORK	OUT-OF-NETWORK
Plan features	Network	Centivo WI-1 Broad Network	N/A
	Primary care doctor selection required	Yes	N/A
	Primary care referrals to specialists required	Yes (except for OB/GYN, behavioral health and certain other services)	N/A
	Deductible (individual/family)	\$500/\$1,000	\$5,000/\$10,000
	Out-of-pocket maximum (individual/family)	\$3,500/\$7,000	\$7,500/\$15,000
Preventive care	Annual physical, vaccinations and screenings	FREE**	40% coinsurance
	Primary care (includes Centivo Virtual Primary Care)*	FREE	40% coinsurance
Office visits	Specialist*	\$50 copay	40% coinsurance
	Mental health	\$50 copay	\$50 copay
	Therapeutic services (physical, occupational, speech therapy)	\$50 copay	40% coinsurance
	Lab work	FREE	40% coinsurance
Diagnostic procedures	Basic imaging (such as X-rays)	\$20 copay	40% coinsurance
	Advanced imaging (such as MRIs & PET scans)	\$150 copay	40% coinsurance
	Physician/surgeon fees (inpatient/outpatient)	\$500/\$250 copay	40% coinsurance
Surgeries and hospital	Facility fees (inpatient/outpatient)	\$500/\$250 copay	40% coinsurance
	Routine prenatal care	FREE	40% coinsurance
Pregnancy care	All other visits during pregnancy	FREE	40% coinsurance
	Maternity inpatient or birthing center	\$500 copay	40% coinsurance
	Urgent care	\$75 copay	\$75 copay
Emergency care	Emergency room	\$200 copay (waived if admitted)	\$200 copay (waived if admitted)
	Ambulance	\$150 copay	\$150 copay

*If you have any testing or procedures done during your visit, additional costs may apply. **Do not need to meet deductible first.

Prescription drug coverage through Navitus

		Partnership Plan	
		Up to 30-day supply at retail	Up to 90-day supply through retail
Plan features	Pharmacy deductible	Combined with medical	
	Pharmacy out-of-pocket maximum	Combined with medical	
Drug type	Tier 1 - Generic +	\$5 copay	\$15 copay
	Tier 2 - Preferred brand	\$35 copay	\$105 copay
	Tier 3 - Non-preferred brand	\$70 copay	\$210 copay
	Tier 4 - Specialty/injectable	30% coinsurance	N/A - 30-day supply 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 Navitus for any questions about specific medications.

Defining key terms:

Copay

A fixed dollar amount that you pay for a healthcare service or visit.

Deductible

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

Out-of-pocket max.

The cap on how much you'll pay for any covered healthcare and pharmacy expenses during the plan year.

Coinsurance

After you meet your deductible for the year, you'll be responsible for a certain percentage of the costs. This is known as coinsurance. For example, if the coinsurance amount is 40%, that means you'll owe 40% of the cost after you have reached your deductible.

If you have any questions, call the Centivo Member Care Team at **833-433-0280**, available Monday through Friday from 7 am to 8 pm CT.