

September 2022

# 2023 health benefits overview

For Northwestern Mutual



# Introducing Centivo

A health plan that balances quality and cost to provide greater healthcare for our employees and community.



**High-quality  
providers**



**Costs you know  
up front**



**Hands-on  
member care**

Centivo is an innovative health plan that helps provide high-quality care and lower costs by working directly with local healthcare providers.

- High-performance networks built in nine major U.S. metropolitan areas
- More than 80,000 members
- Continued investment from industry leaders like Morgan Health, a business unit of JP Morgan Chase

## Recent updates

- Easier to understand EOBs
- Face ID/fingerprint log in to app
- More details and filtering capabilities in app

# Quality care



## We start with quality

- We partner with health systems and providers that believe in the importance and value of a primary care centered approach
- Centivo uses data to identify high-performing local doctors who deliver quality care
- Only doctors who meet these standards are included in the Centivo Network

# A partner in your care



## The importance of a Primary Care partnership

- Built around a partnership between you and your personally selected Primary Care Team
- Because your Team gets to know you, they can identify issues early on and ensure you get the right care, at the right time, from the right providers
- Guidance between your Primary Care Team and specialists reduces unnecessary appointments and duplicate tests to keep costs affordable
  - For example, you can save by going to your Primary Care Team for a rash, rather than going to a dermatologist. In many cases, your Primary Care Team can address your needs.
- Helps you use the healthcare system more easily and effectively





# The Centivo Network



The High Performance Health Plans use the Centivo Network, which includes trusted, quality providers, including those at the Mutual Health Center.

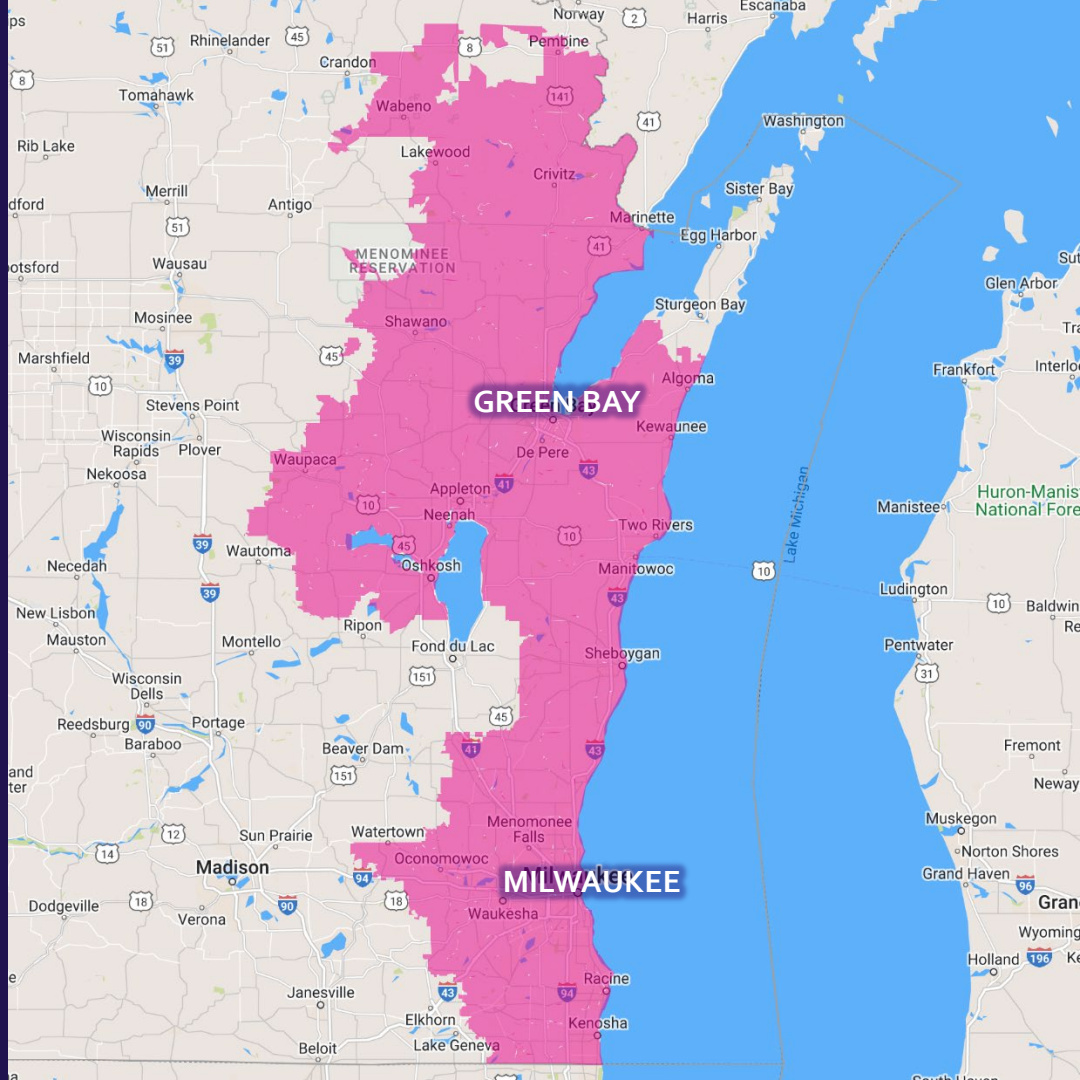
Visit our network directory site at [nm.centivo.com](https://nm.centivo.com) and search by name, specialty or ZIP code.

A screenshot of the Centivo website. At the top left is the Centivo logo. At the top right is a link that says "Already a member?". The main heading reads "Searching for an affordable, easy-to-use health plan? You found it." Below this is a pink button that says "Find a doctor or facility". To the right is an illustration of a hospital building with a group of people standing in front of it. Below the heading is the text "With Centivo, you'll get:" followed by four teal boxes, each with an icon and a description:

-  Affordable, predictable costs, so you know what you owe, if anything, before your visits.
-  A primary care doctor to coordinate all your healthcare needs and refer you to trusted, in-network specialists.
-  Dedicated hands-on member support by phone or through the Centivo app.
-  A simple, straightforward plan with an easy-to-use app and member portal.

# Wisconsin

Centivo Network partners include, but are not limited to:



# New York

Centivo Network partners include, but are not limited to:

Montefiore



Richmond University  
Medical Center

MediSys Health Network

ST. JOHN'S  
RIVERSIDE  
HOSPITAL

CITYMD

rendr

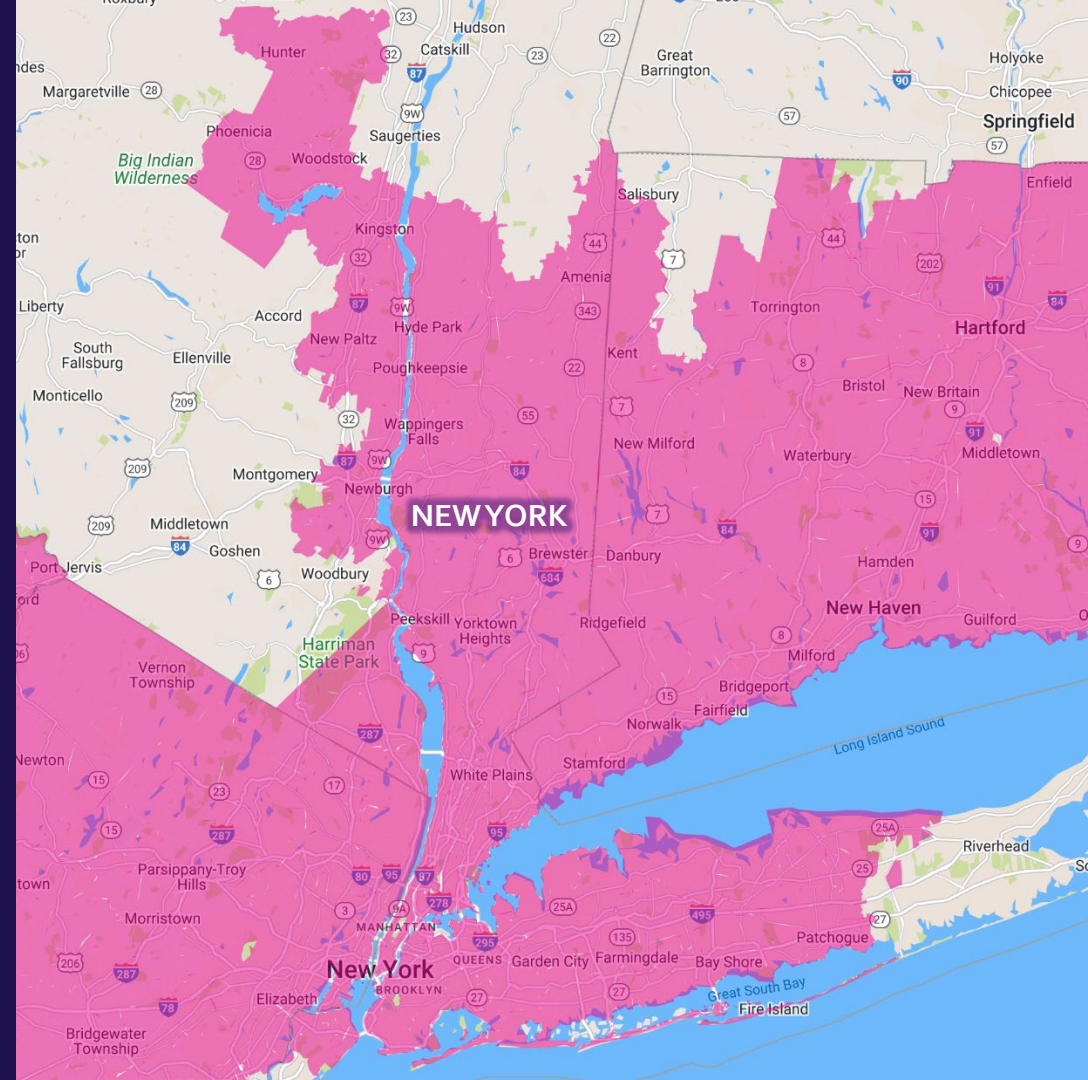
IPA NY  
Independent Practice Association of New York, Inc.

NEW YORK  
CANCER & BLOOD  
SPECIALISTS

westmed  
medical group

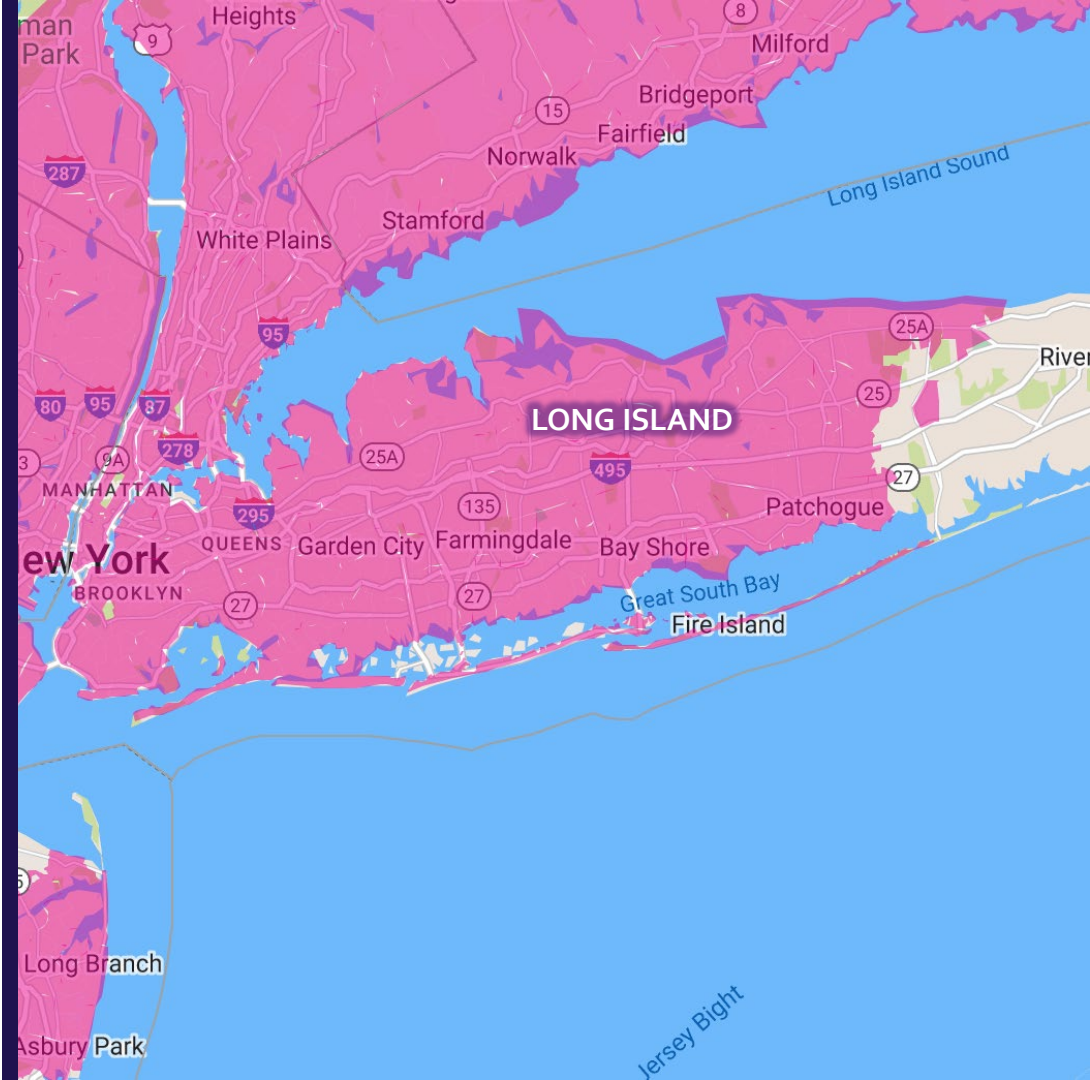
ZWANGER-PESIRI  
RADIOLOGY

CENTIVO®



# Long Island

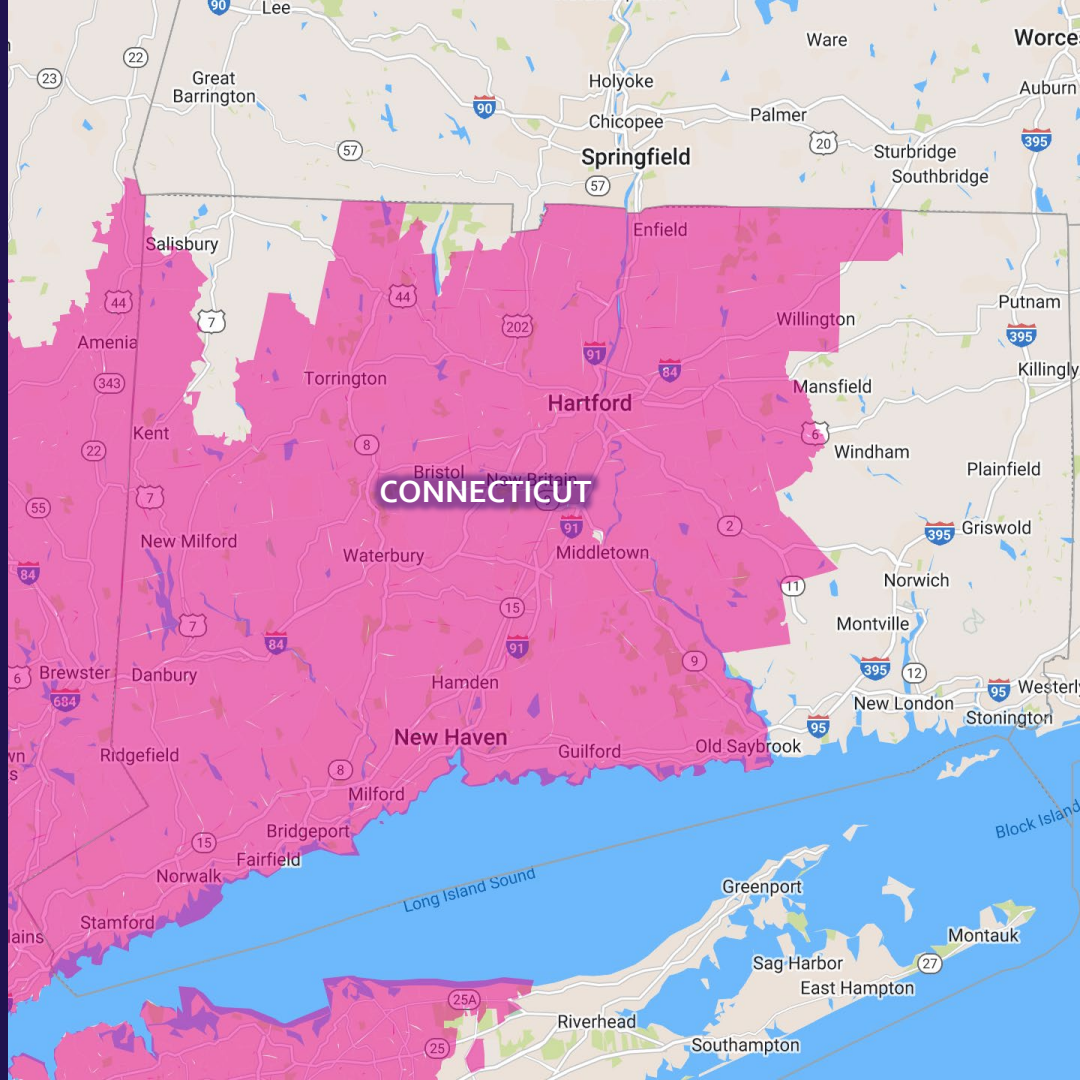
Centivo Network partners include, but are not limited to:





# Connecticut

Centivo Network partners include, but are not limited to:



# Activation

# Activate at the start of the year for full coverage

To activate, you'll designate your primary care doctor with Centivo.

- All covered family members need to activate, including dependents
- You can choose a provider from the Centivo Network
  - Network includes the Mutual Health Centers administered by Premise
- If you don't activate, your costs for care will be higher
- If you already activated, you don't need to activate again

Three easy ways to activate:



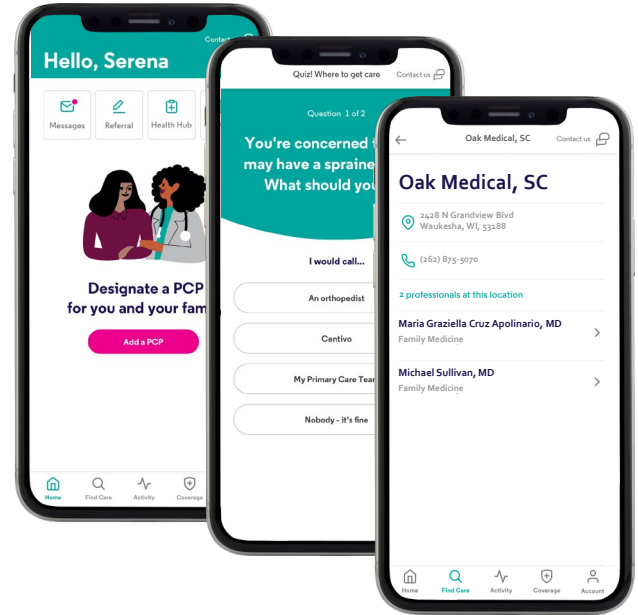
On the  
Centivo app



On the  
member portal



By calling Centivo  
Member Care



# Referrals

# Guided care for a better experience

Your Primary Care Team should be your first stop for all your care needs.

**NEW for 2023!** Referrals are valid for one year.

- When needed, your Primary Care Team will submit referrals for specialty care – there's no action required on your part!
- Your Team will make sure you're getting care that meets your specific needs, as well as help you avoid duplicate tests and labs.
- You'll receive notifications of referrals in your Centivo app or member portal.



# Referral rules

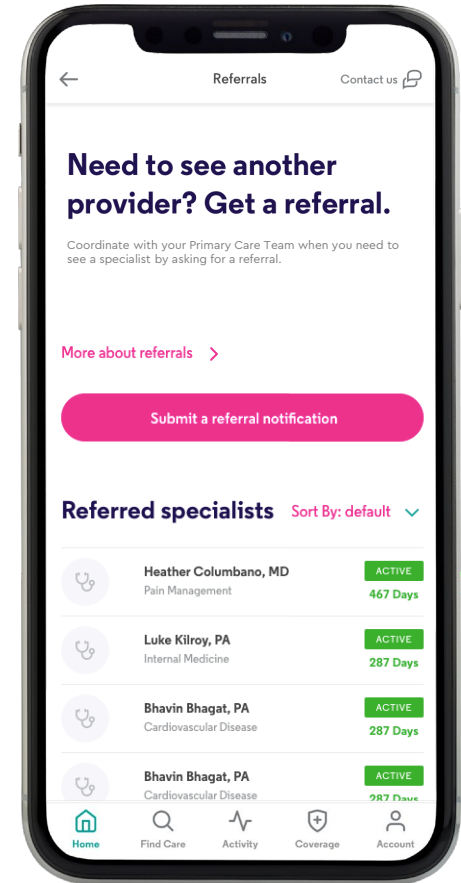
## Referrals are not required for:

- Urgent care
- Emergency medical care
- OB/GYN care
- Behavioral health care
- Physical, occupational and speech therapy
- Chiropractic care
- Labs, x-rays and other covered tests\*

\* Note: 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.

# Referral process

- In most cases, your primary care doctor will send a referral electronically through the Centivo portal.
- If a provider doesn't use the Centivo portal, it may take up to five business days for the referral to show in the app.
- Centivo will automatically approve any referrals submitted by your primary care doctor, and they will show in the Centivo app or member portal.
- If you don't see your referral, you can always call Centivo Member Care to check on the status.



# How quickly are referrals processed?

All referrals must be submitted electronically (no fax or paper)

- These providers use the Centivo referral tool, so referrals will show up in your member portal immediately after they're submitted.



- Other WI providers use their own process to submit referrals to Centivo. These referrals can take up to 3-5 days to show up in your member portal after they're submitted.



# A different process for Froedtert & Medical College of Wisconsin



- The referral process works differently if you've chosen a Froedtert or Medical College of Wisconsin PCP.
- Your PCP will refer you to a type of doctor that you need to see. You'll then need to contact the Froedtert & Medical College of Wisconsin central scheduling center to confirm your referral and schedule your appointment.
- The scheduling staff will help you select a high-performing specialist with availability and will schedule your appointment right on that call and then will transmit the referral to Centivo (which will appear in your Centivo app/portal in no more than 3-5 business days).
- We are working with them to improve the process and make it more seamless to you as the member.

# Referral FAQ

- **Do I need to see my PCP in person to get a referral?**
  - If you select a new PCP, schedule an appointment at the beginning of the plan year.
  - Once you have an established relationship with your provider, they may provide a referral by phone, depending on your circumstances.
- **How long does a referral last?**

As of January 1, 2023, referrals will last for 12 months.
- **The specialist in the office where I was referred is unavailable, can I see someone else in the office?**

You should try to schedule an appointment with the doctor who you were referred to, but if you end up seeing another doctor, nurse practitioner or physician assistant of the same specialty from that practice, you do not need a new referral.



# Referral FAQ

- **What if I'm referred to a specialist and they order labs?**

Your referral will include labs ordered by the specialist.

- **If a specialist for which I have a referral wants me to see another specialist, do I need a referral from my PCP?**

Yes, if you need to visit another specialist, you should contact your PCP to keep them in the loop and then they will need to submit a referral for the new specialist.

- **I had to go to the ER, what do I do next?**

- Contact your Primary Care Team so they can assist with any follow up care.
- If the ER providers refer you to a specialist, contact your PCP but don't delay your care.



# Situational care

# Urgent and emergency care



- Urgent care is covered at the in-network rate whenever you're out of the Centivo Network area
- Emergency care is covered any time, no matter where you are

# How does it work when I travel?



Care for urgent and emergency situations is covered when you travel.

You can call / schedule a virtual appointment with your primary care doctor if they offer virtual appointments.

Contact the Mutual Health Center for a virtual visit.

**What's not covered when you're out-of-area?**

- Routine or non-emergency appointment with a doctor (e.g., you prefer to see a dermatologist in another state)
- Surgery or procedure (e.g., you want to go to an out-of-area hospital or facility)

# What if I have a dependent who lives away from home?



If you have a dependent who lives in a different location (e.g., away at college), they can also utilize the Centivo Plan. Here's how:

- Pick an in-person primary care doctor in their home geography that offers virtual visits and see their doctor virtually when they're away
- Utilize Premise Virtual Primary Care for acute needs
- Remember that urgent care is covered when you're outside the Centivo Network area
- Emergency care is always covered when away from home

## May prefer another plan:

If your dependent sees a doctor on a frequent basis who is not in the Centivo Network, their care will be considered out of network so you may prefer another plan

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

# Do I need to verify all care providers are in-network if I have surgery?



If you are scheduled for surgery at an in-network facility, you do not need to worry about members of the care team. Your inpatient surgery provider fee copay will cover any providers, including:

- Surgeon
- Anesthesiologist/Radiologist/Pathologist
- Operating room nurses
- Surgical technicians
- Other care providers during your hospital stay

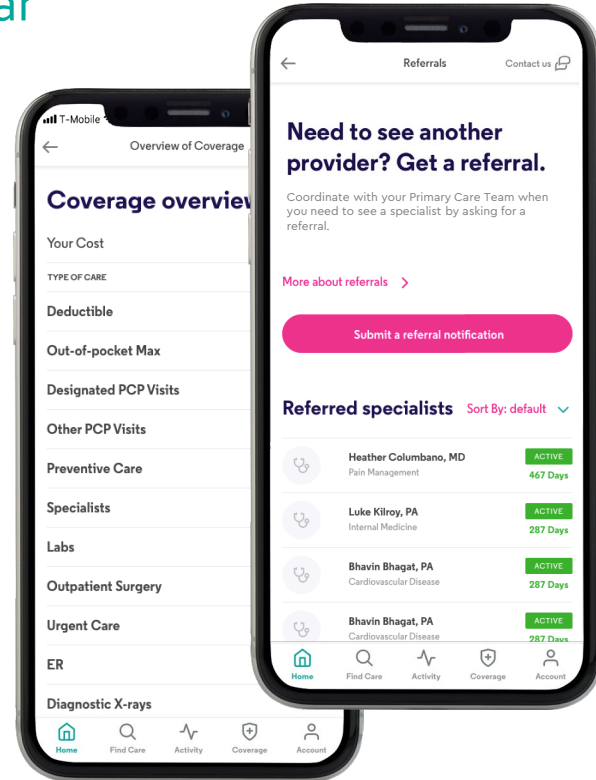
# Where to get help

# An easy-to-use app and member portal

Get the most out of your plan during the year

Use the app or member portal to:

- Find where to get care
- Access your plan details
- View cost information and Explanation of Benefit statements (EOBs)
- View or print your ID card
- Send a message to Centivo Member Care
- And more



# Centivo Member Care



Centivo Member Care is available  
Monday through Friday from 7 am-8 pm CT  
at 833-452-2888.

- Benefit questions
- Help with the app/portal
- Activation for you and your family
- Provider support
- Claims questions
- And more

Once the plan year begins, get in touch:



By calling  
833-452-2888



On the  
Centivo app



On the  
member portal

Questions?

