



Welcome

to your new
health plan

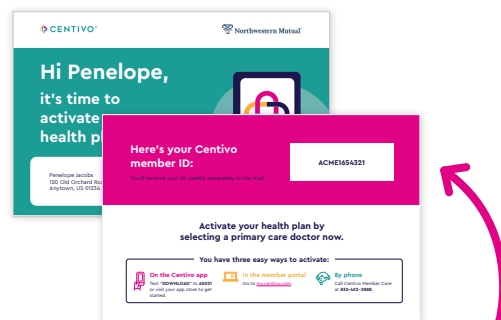
Let's get started ⇒



Activate your plan for full coverage

Activation is the process of creating an account with Centivo and designating a primary care doctor.

Activating is an important part of your plan. If you don't activate, you'll have to pay the out-of-network cost for your care for all visits except OB/GYN, behavioral (mental) health, urgent care and emergency care.



You'll need your Centivo member ID from the inside of the folder or your ID card to activate. Your ID card will come separately.

You have three easy ways to activate:



On the Centivo app

Text "DOWNLOAD" to 65021 or visit your app store to get started.



In the member portal

Go to my.centivo.com.



By phone

Call Centivo Member Care at 833-452-2888.

1

First, choose a primary care doctor for yourself

Find a primary care doctor by name, distance or gender.

You may change your designated primary care doctor at any time during the year.

2

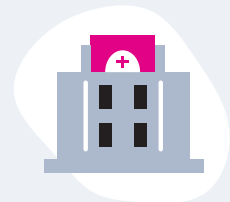
Next, choose a primary care doctor for your family members

Your enrolled family members that are age 18 and older can choose their own primary care doctor, or you can choose for them. For family members under 18, you must choose a primary care doctor or pediatrician for them.

3

Learn more about your plan

Quickly access key details about your plan, such as your costs and important terms, to help you understand your plan better.



Mutual Health Center

Care at the Mutual Health Center is available to you through this plan. You can choose to activate with a provider at the Mutual Health Center, and they will lead your Primary Care Team. If you don't activate within 30 days, we'll activate you with a provider at the Mutual Health Center to ensure you have access to care when you need it.

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

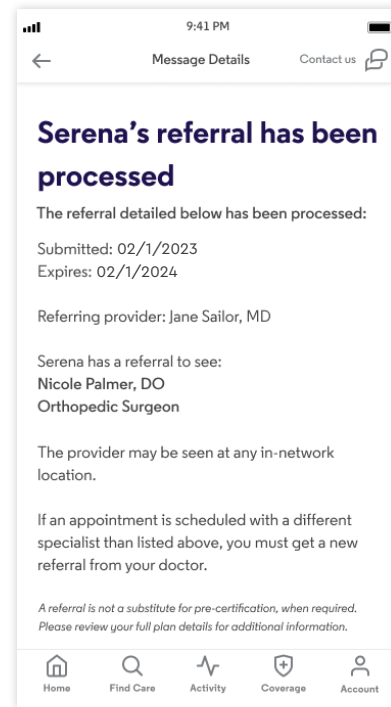


Schedule a visit with your Primary Care Team

If you've chosen a doctor you've never seen before, we recommend you schedule a visit to help them get to know you and your health needs.



Your Primary Care Team includes your primary care doctor, nurse practitioners, physician assistants and other medical professionals in their office who are your personal partners and advocates helping you navigate the healthcare system.



Get referrals for specialty care

Referral guidelines:

- Always ask your Primary Care Team for a referral to an in-network provider
- Referrals are good for one year
- Once the referral is received, you'll get a message in your Centivo app or portal
- If you can't get an appointment with the specialist you were referred to, try to schedule one with another doctor of the same specialty within the same practice. That way, you won't need a new referral. If you schedule with a doctor at a different practice, you'll need a new referral from your Primary Care Team.

Referrals aren't required for:

- Urgent care
- Emergency medical care
- OB/GYN care
- Behavioral (mental) health care
- Physical, occupational and speech therapy
- Chiropractic care
- Alternative medicine care that is covered by your health plan
- 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.



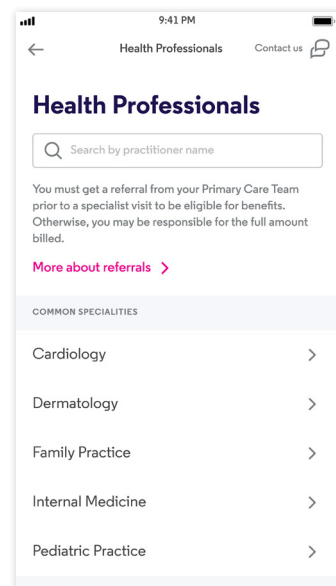
It's your responsibility to make sure that your Primary Care Team has submitted your referral to Centivo, before getting care.

You'll get a message from Centivo once your Primary Care Team has submitted a referral. If you do NOT get a referral from your Primary Care Team when you need one, you'll pay more for any care you receive.

Find in-network providers in the Centivo app or portal



You can find in-network providers and facilities under **Find Care** in the Centivo app or portal at my.centivo.com.



Virtual provider options

The Centivo Network includes several additional virtual care options, including:

Premise Virtual Visits

Premise virtual visits are available for acute medical needs, urgent care, behavioral health and when you're traveling or away from home.

Call **844-357-2949**

Array Behavioral Care

Offering virtual psychiatry, behavioral and mental health talk therapy and medication management services. No referrals are required.

Visit arraybc.com/get-started-centivo

Paloma

A virtual program for those with hypothyroidism. A referral is required to use this program.

Visit app.palomahealth.com/registration



Availability of virtual solutions may vary by state.



Pharmacy benefits



Pharmacy benefits are provided by CVS Caremark. You can view a list of participating pharmacies by visiting [caremark.com](https://www.caremark.com) or by contacting Caremark Customer Care at **866-215-1050**.

You can create an account using your Caremark ID number, found on your Caremark ID card, which will be sent to you separately.

You'll receive your ID card(s) separately in the mail



Bring your card with you whenever you get care. You can also access your ID card in the Centivo app or member portal.

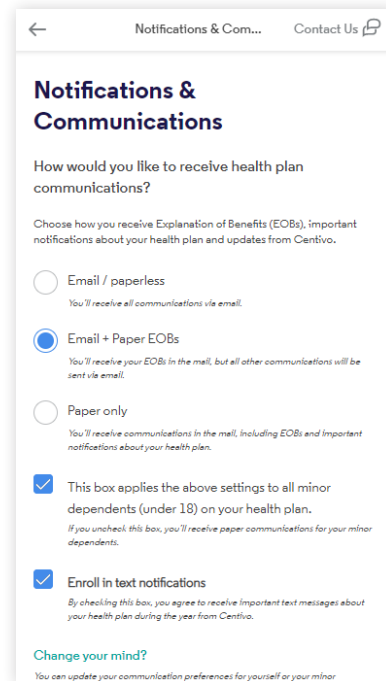


How should we contact you?

Throughout the year, Centivo will send you important plan information. You can choose how you receive these communications — email, in-app or mail.

To set your preferences:

1. In the app or member portal go to **Account**
2. Under **Settings**, choose **Notifications & Communications**



← Notifications & Com... Contact Us

Notifications & Communications

How would you like to receive health plan communications?

Choose how you receive Explanation of Benefits (EOBs), important notifications about your health plan and updates from Centivo.

- Email / paperless
You'll receive all communications via email.
- Email + Paper EOBs
You'll receive your EOBs in the mail, but all other communications will be sent via email.
- Paper only
You'll receive communications in the mail, including EOBs and important notifications about your health plan.

This box applies the above settings to all minor dependents (under 18) on your health plan.
If you uncheck this box, you'll receive paper communications for your minor dependents.

Enroll in text notifications
By checking this box, you agree to receive important text messages about your health plan during the year from Centivo.

Change your mind?
You can update your communication preferences for yourself or your minor



You can change your or your minor children's preferences any time during the year. Enrolled family members 18 or older can set up their own accounts and preferences.



**Thank you for
choosing your
new health plan,
administered by
Centivo.**

We're here for you.

If you have any questions about your plan, including how to activate, find a doctor and understand your Explanation of Benefits statements (EOBs), contact Centivo Member Care.

Call us at 833-452-2888

Available Monday-Friday, 7 am-8 pm CT.
We can assist in Spanish and over 150 other languages.

Send us a message

Log in to the Centivo app or portal and click on
Contact Us.



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