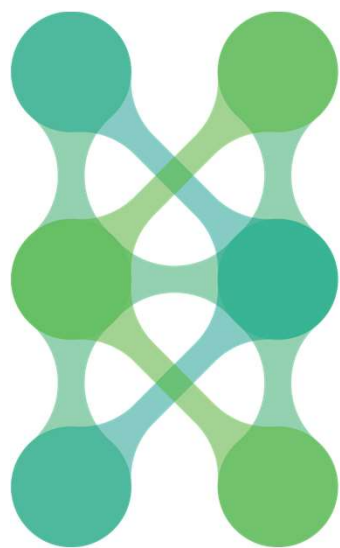




Planning for 2027: What You Need to Know as an Employer

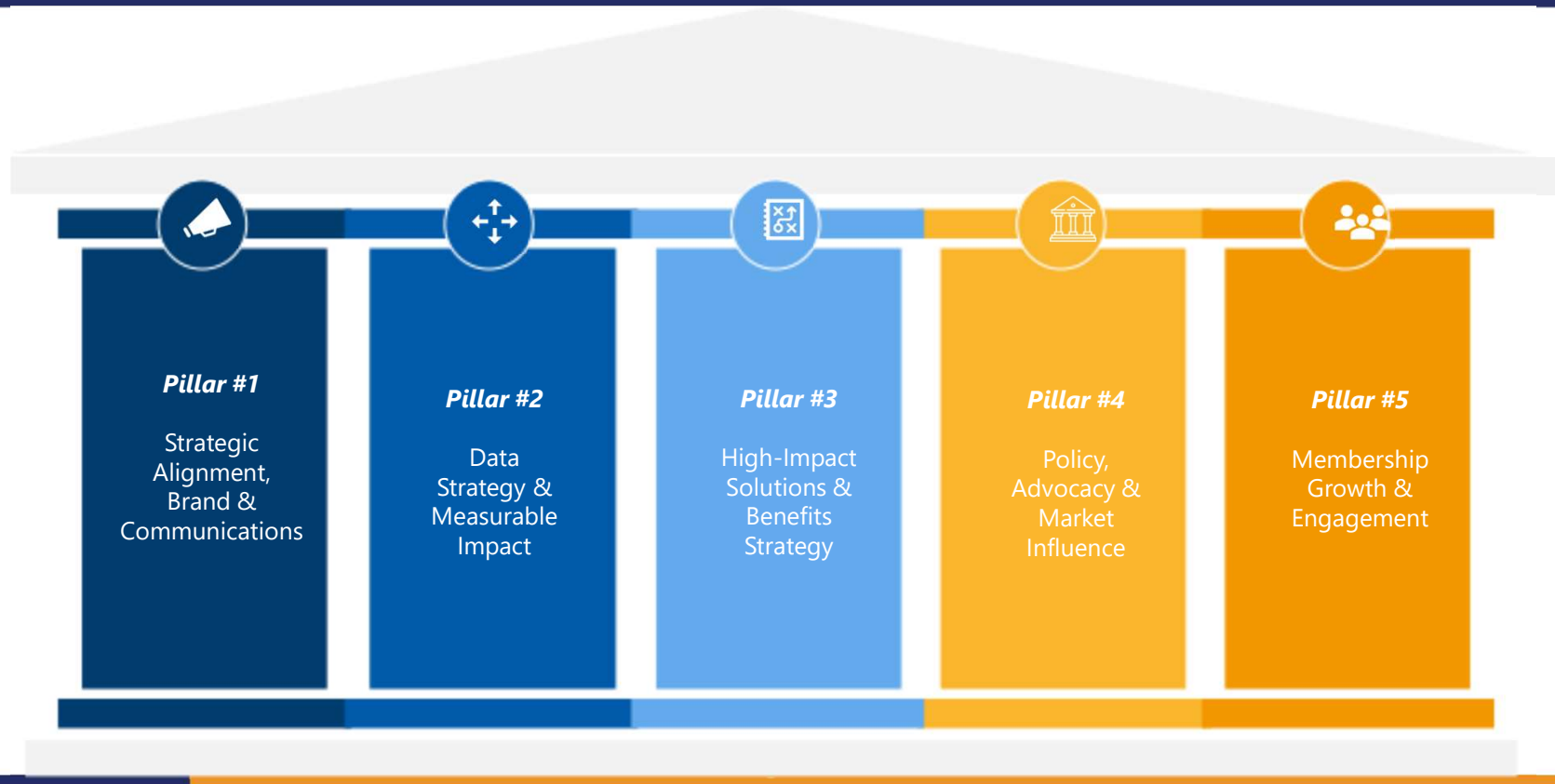
September 15, 2026

Thank You to Our Sponsor



HOLISTA

BHCG Five Core Pillars



BHCG 2026 – 2027 Focus Areas

In response to rising Wisconsin cost pressures, BHCG is sharpening its focus in four key areas.



Tighten Network Strategy

- **Benchmark contracted prices** against broad market networks.
- Push for **lower unit costs** and less unjustified price variation.



Raise Provider Accountability

- Make provider meetings more **data-driven** and outcomes-oriented.
- Set clearer **employer expectations** on affordability, quality, and variation.



Expand Employer-Controlled Models

- Accelerate **COEs, shared clinics, direct contracting**, and **targeted benefit steering**.
- Strengthen BHCG and member positions as more active **value purchasers**.



Elevate the Employer Voice

- Advocate for employers at the state and national levels
- Provide opportunities for employers to engage with staffers and policy makers

Register Today!

13
Oct. 2026

**Unlocking the
Power of Data**
11:00 a.m. – 12:00 p.m.

Connect360 2027 Events

January

Reference-Based Price
Protection: Does It Really
Work in Wisconsin?

February

Employer Benefits
Roundtable

March

Value-Based Care
Approaches: Shared Clinics
& Centers of Excellence

April

Business Health Care Group
Innovation Forum

May

BHCG Annual Meeting
Wednesday, May 19
9:00 AM – 11:00 AM
The Wisconsin Club

June

Cancer Care: A Chronic
Condition Management
Approach

July

Metabolic & Obesity
Management /
Cardiovascular Health

August

BHCG 10th Annual Dennis
Salentine Memorial Golf
Outing

September

Pharmacy Benefits & Cell
and Gene Therapies

October

Mental Health and Autism:
*Supporting Employees,
Improving Access, and
Strengthening Support*

November

Employer Health Plan Legal
& Compliance Update

December

A Toast to Partnership
Celebrating BHCG Members

Centivo Update

Planning for 2027: What you need to know as an employer

September 15, 2026

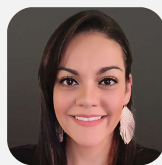


Agenda

Centivo attendees



James Parr
Chief Commercial
Officer



Sarah Sobol
VP Client Success



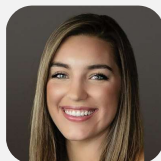
John Watson
Director Marketing
Communications



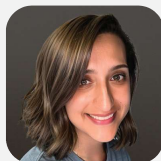
Kelly Phillips
Marketing
Communications



Steph Argentine
Chief People Officer



Carly Notrica
Director Strategic
Partnerships



Dahlia Reynolds
Director Brand & Field
Marketing



Matt Katz
VP Sales, Wisconsin

1. Introductions
2. Centivo leadership update
3. What to expect for open enrollment and 2027
 - Network updates
 - Claims platform migration
 - Investments and enhancements to the open enrollment experience
4. Q&A

Reorganizing our commercial operations



Clear Leadership

Jamie Parr has joined Centivo as Chief Commercial Officer bringing over 30 years of experience and various leadership roles across Sales and Client Management for mid-market and national accounts.



Integrated Organization

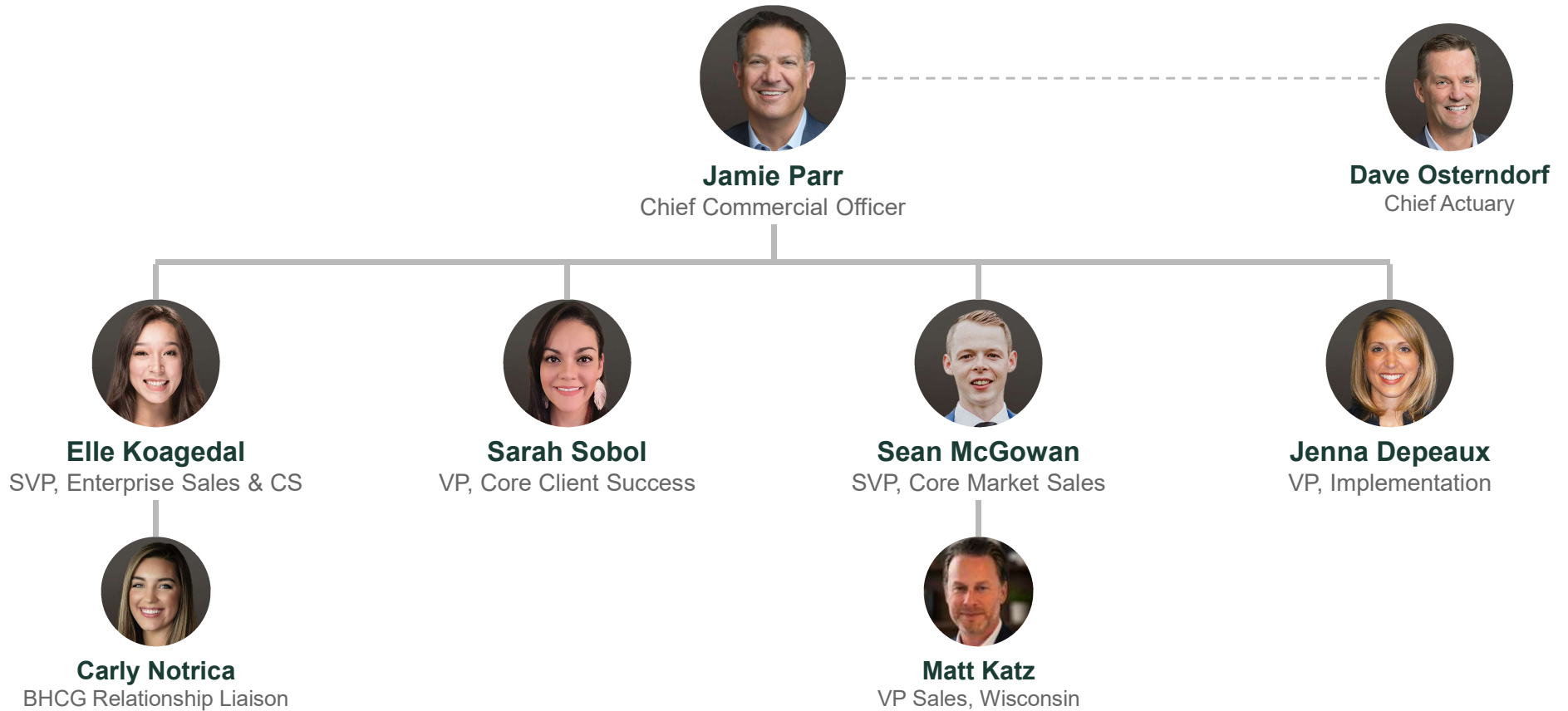
One team, from Sales to Implementation to Client Success, organized around the needs of our clients with a unified mission and clarity on roles, continuity, and accountability.



Specialized Expertise

Dedicated resources and focused attention, regardless of client size, because your business matters.

Commercial Leadership Team



What to expect for OE and 2027

NO NETWORK CHANGES FOR 2027

Network update



PCP selection based on PVS 3.0

- Members already activated with a newly Non-Selectable physician based on PVS 3.0 can remain with that provider
- New enrollees may only activate with Selectable physicians per their PVS 3.0 score



Network adequacy

- Network remains adequate for PCP and pediatrician access
- Some providers moved to Not Selectable, offset by improved scores and new Selectable additions

Provider access metrics¹

Measure	Adult PCP	Pediatric PCP
Average access (within required distance)	96.58%	91.89%
Regions meeting or exceeding 90% access	86.20%	75.86%

¹Access standards range from 5 miles in metro areas to 60 miles in counties with extreme access considerations (CEAC) regions. Across the High-Performance network footprint, member access to adult and pediatric primary care continues to meet or exceed established adequacy thresholds.

Why are we migrating platforms?

1

A platform built for progressive client purchasers

To better serve our clients, we selected a platform that meet the needs of our clients

- Primary care-centric plan designs
- Direct employer and BHCG contracts
- Medicare-based pricing

Capabilities that go beyond what a traditional TPA platform can deliver.

2

Enhanced auto-adjudication drives superior claims accuracy

Our new platform raises the auto-adjudication ceiling — meaning more of your claims are processed accurately, the first time.

3

Built to make client-specific solutions configurable

Strong integration capabilities let us configure solutions around what matters most to BHCG:

Employer Clinic Models

Specialty Care Solutions

Centers of Excellence (COEs)

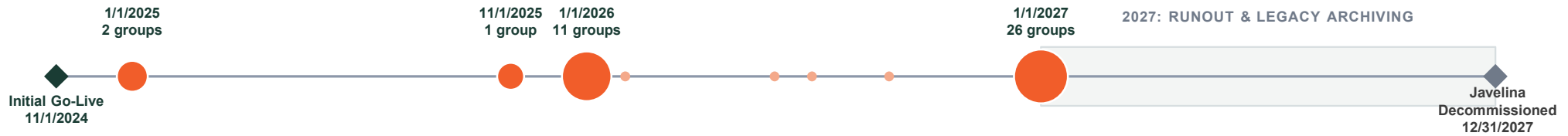
PBM

Data

...and more

CLAIMS PLATFORM MIGRATION UPDATE

Migration timeline



20 of 46 groups have already migrated to the new platform

1/1/2025 <i>2 groups</i> - GE Healthcare - Whirlpool (dba Insinkerator)	11/1/2025 <i>1 group</i> Sprecher Brewing Company, Inc.	1/1/2026 <i>11 groups</i> - LiveWire EV - City of Racine WI - City of Waukesha - Pflow - Milwaukee Art Museum - DreamPak - Energenecs - American Bolt Corp - Allied Plastic Company - Northland Electrical Svcs - Badger Color Concentrates	Feb–Sep 2026 <i>6 groups</i> - All City Towing (2/1) - Stat Informatic Solutions (6/1) - Hein Electric Supply Co (7/1) - School Dist. of New Berlin (7/1) - Therm-Tech, Inc. (9/1) - Aries Industries (9/1)	1/1/2027 <i>26 groups</i> - Robert W. Baird & Co. - Rockwell Automation - Kohl's - Bay-San Company - Chortek LLP - Edge Electric - Kewaunee County WI - American Roller Corp - FAIT Distribution - Holz Motors Inc - Merton Comm. School Dist. - Richmond School District - Stein Garden Inc - CH Coakley - Swallow School District - Uptown Motors - Stone Bank School Dist. - O&H Danish Bakery - Quick Cable - Northwestern Mutual - VoncoProducts - Kohler Co Inc - MCR Services - Bemis Manufacturing Co - The Boucher Group Inc. - Unit Drop Forge Co
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Over the last 2 years we've significantly increased our knowledge of the platform and fine-tuned the migration process.

What this means for you and your employees

Important updates for you and your team

✓ Client portal upgrade

A new, enhanced Centivo Client Portal will offer expanded self-service tools, including a new resource library and user creation and management. The new portal is available at client.centivo.com.

✓ Claims transition

During the transition, some claims may process on both systems for a short time. There will be no impact to members.

✓ Enrollment update

Your account structure will be updated, and we will share the updated structure with you and/or your benefits admin vendor.

Important updates for your employees

✓ Each employee will have a new Member ID

Members who have already registered on the Centivo app or at my.centivo.com can continue to use their existing login credentials.

✓ Transitioning to the new ID card

Old ID cards should be destroyed at the start of the new plan year, and the new ID card used in its place.



Why are we doing this?

- More flexibility in plan configuration and integration capabilities.
- Robust provider reimbursement models
- Integrated Provider & Network Pricing Solution
- Increased automation across various workflows.
- Higher auto-adjudication rate

We're here to support you during this transition

1

Review Renewal Changes

- Plan additions & changes
- Third-party changes
- Network/market changes

**Pending completion of renewals*

2

Plan Configuration Validation

Simulation of highly utilized services (e.g. preventive services, ER, urgent care, etc.)

3

Review New ID Card

Confirm the new ID card design and details with the group.

4

Additional Resources & Support

Our goal is to help you understand what to expect and how these changes will impact you as the employer, and your members

MEMBER AND EMPLOYER EXPERIENCE ENHANCEMENTS

Where we're investing for 2027



Improved provider search

We've significantly enhanced the provider search experience so associates can more easily find local in-network providers.



Refreshed pre-enrollment site

Your pre-enrollment sites will be updated with clearer plan information, updated cost examples, and a better decision-support experience.



Leveraging AI

We're integrating AI-driven tools to help prospective members find information faster and navigate their benefits more easily during OE—making self-service simpler and more intuitive.



Personalization

Building toward more personalized member communications based on care patterns, enrollment status and engagement history, so the right message reaches the right person.



Testing new messaging

We completed structured message testing ahead of OE to identify the language that resonates most with associates.



Stronger OE collateral

Updated OE materials with a sharper focus on what resonates: expanded cohort targeting, stronger plan communications, and member testimonials that let the plan speak for itself.

Updated OE toolkit for 2027

Refreshed OE presentation

Refreshed OE flyer

2027 medical benefits from Centivo

Premium healthcare without the premium price.



THE PARTNERSHIP PLAN

FREE primary care	FREE mental health visits	No deductible	One doctor to guide your care	Local providers you know
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It all starts with your primary care doctor.

With Centivo, you get access to trusted local doctors and hospitals, free primary care, low, predictable copays and no deductible.

Why does it cost less?

The Partnership Plan is built around a simple idea: better primary care leads to better healthcare.

Your primary care doctor is your partner. They help you manage your health, coordinate your care, and connect you with the right specialists when you need them.

For most specialist visits, you'll start with a referral from your primary care doctor. This helps ensure you receive the right care at the right time while avoiding unnecessary services and keeping your costs lower.



Research shows that people who have an ongoing relationship with a primary care doctor are more likely to receive preventive care, avoid unnecessary tests and procedures and reduce emergency room visits—leading to better care and lower costs.

CENTIVO.

Care from providers you know

Centivo partners directly with carefully selected local doctors and health systems. These partnerships allow us to offer access to high-quality care with recognizable providers at lower negotiated rates. In your area, this includes:




Already seeing one of these providers? You can get the same great care—at a lower cost. And if something serious happens, you have access to a wide range of providers at lower costs.

Your virtual primary care practice

Centivo Care is your virtual primary care practice, giving you direct access to a doctor and care team who get to know you—not just your symptoms.

- Same- or next-day appointments—FREE
- Dedicated doctor and care team
- Preventive, sick and chronic care
- Integrated mental health

Learn more about the Partnership Plan. See who's in the network, view plan details, search the provider directory and more. Scan or go to centivo.ma/sloceDemo



A better kind of health plan with a doctor by your side

PLAN OVERVIEW

The Centivo Plan is so simple, it leads to better health.

Sound too good to be true?

Here's how it works:

PLAN CONSIDERATIONS

1. Better primary care

Your primary care doctor is your partner. They help you manage your health, coordinate your care, and connect you with the right specialists when you need them.

2. We provide high-quality care

Centivo partners directly with carefully selected local doctors and health systems. These partnerships allow us to offer access to high-quality care with recognizable providers at lower negotiated rates. In your area, this includes:

CENTIVO.

The Centivo Plan can mean significant savings. Is it right for you?



Shawn

Wants to keep the doctors he knows

Already sees doctors who are in the Centivo Network and likes knowing he can keep the care he knows while spending less.



Miles

Wants a doctor who knows him

Usually turns to urgent care when he needs care but likes the idea of having a primary care doctor who knows him and helps guide his care.



Sarah

Open to switching doctors

Is willing to switch to a doctor in the Centivo Network in exchange for more predictable and much lower healthcare costs.



Jen

Wants predictable costs for her family

Covers four children and likes knowing she can take them to their pediatrician for checkups or when they're sick, as often as needed, for free.

CENTIVO.

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Leading change. Creating value.

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