

The Local Copay Plan with HRA – Northeast
The Local Copay Plan with HRA – MercyOne

Protecting your health. And your budget.



A new health plan with:

FREE
visits for primary care,
mental health and more

Low
deductible

Predictable
copays for
office visits

Urgent care
coverage when
traveling

Emergency
care coverage
anywhere

Eligibility and enrollment

When you go to enroll, look for the plan name that matches where you live:

- **The Centivo Local Copay Plan with HRA – Northeast** for those living in CT, NJ, NY and PA.
- **The Centivo Local Copay Plan with HRA – MercyOne** for those living in the Des Moines, Iowa metro area.

Partnership makes this plan different

It's proven that working with a primary care doctor can help keep you healthier, improve your healthcare experience and reduce emergency room visits, all of which keep your costs lower. That's why the core of the Local Copay Plan with HRA is a relationship between you and your doctor, with FREE primary care visits.

For most specialist care, you'll need a referral from your primary care doctor. This referral process makes sure you'll get the right care for your needs from in-network doctors.

Convenient virtual primary care

The Centivo Virtual Primary Care practice is a convenient alternative to in-person primary care.

- Virtual appointments with no waiting rooms
- Replaces your in-person primary care doctor
- Trusted partner in your care
- Help with new concerns or ongoing issues
- Coordination with in-person doctors when needed
- And it's FREE!

See who's in the Centivo Network, view plan details and much more. Scan or go to centivo.com/wf.



90% of members are satisfied with the doctor and/or healthcare services used through their Centivo plan.

A network of quality and trust

We built our provider network with quality providers who offer great care at a great cost. The Centivo Network includes local providers you know and trust, a range of virtual care options and national providers for things like labs.

Sample participating providers:

Local Copay Plan with HRA – Northeast (CT, NJ, NY, PA)

Local Copay Plan with HRA – MercyOne (Des Moines, Iowa)



Your benefit highlights

	Local Copay Plan with HRA – Northeast and MercyOne
	In-network
Network	Centivo Network
Primary care doctor selection required	Yes
Primary care referrals to specialists required	Yes, with some exceptions*
Deductible (you/you + spouse or partner/you + children/you + spouse or partner + children)	\$500/\$800/\$700/\$1,000
Out-of-pocket maximum (you/you + spouse or partner/you + children/you + spouse or partner + children)	\$2,500/\$4,100/\$3,500/\$5,000
Annual physical, vaccinations and screenings	FREE
Primary care (includes pediatricians)	FREE
Centivo Virtual Primary Care	FREE
Mental health**	FREE
OB/GYN	FREE
Physical, occupational and speech therapy	FREE
Chiropractic care, acupuncture, naturopathy	FREE
Other specialists	\$25 copay
Labs and basic imaging outside of a provider's office (such as X-rays)	Deductible + 10% coinsurance
Advanced imaging (such as MRI)	Deductible + 10% coinsurance
In-patient and outpatient surgery	Deductible + 10% coinsurance
Urgent care	\$50 copay (covered as in-network when traveling outside the Centivo Network area)
Emergency room	\$250 copay (same copay applies no matter where you are)
Prescription coverage by Express Scripts	Retail pharmacy (up to 30-day supply) / Mail order pharmacy (90-day supply)++
Generic prescription+	\$12/\$24 copay
Preferred brand prescription	\$50/\$100 copay
Non-preferred brand prescription	\$90/\$180 copay
Specialty prescription (90-day supply)+++	\$150 generic, \$285 brand, \$435 non-preferred

*If you don't get a referral for a specialist office visit, a \$25 penalty charge will apply. No referral needed for OB/GYN, mental health, urgent care, emergency care, chiropractic care, acupuncture, naturopathy, lab work or physical, occupational or speech therapy. **You can see an out-of-network mental health or substance use disorder provider (in-person only) at \$0 copay, but your visit may be subject to balance billing if the provider doesn't accept the payment as payment in full. Balance bill amounts do not apply to the out-of-pocket maximum.

+A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact Express Scripts for any questions about specific medications. ++You are required to get your maintenance medication prescriptions as a 90-day supply from Express Scripts Home Delivery or at a CVS or Walgreens pharmacy. +++Must be obtained through Accredo Specialty Pharmacy. Copay prorated for 30-day supply when a 90-day supply isn't available.



To learn more, go to centivo.com/wf or call Centivo Member Care at **833-919-4909**.

This document provides an overview of the plan offering. Information is not a complete description of benefits.

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Revision date: 10/9/23