

2025 medical benefits from Centivo

Protecting your health. And your budget.



A BETTER KIND OF HEALTH PLAN

FREE primary
care and mental
health visits

Low
deductible

Predictable
copays for
office visits

Virtual
providers

Emergency & urgent
care coverage when
traveling

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 this plan is focused on a relationship between you and your doctor, with FREE primary care and mental health 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.

Eligibility and enrollment

These plans are eligible for HRA incentive dollars through Rally Health. Any balance you may currently have transfers with you when you switch to a Centivo plan.

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

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

The doctors you can see

The Centivo Network is built on local, high-quality providers and health systems you know and trust. You'll also have access to:

- Urgent care when outside the network area, covered as in-network
- Emergency care no matter where you are, covered as in-network
- Virtual options for behavioral health, urgent care, physical therapy and more

FREE virtual primary care

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

- Virtual appointments with no waiting rooms
- Trusted partner in your care for new or ongoing concerns
- Coordination with in-person doctors
- Easy-to-use, secure app

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



Your benefit highlight

	Local Copay Plan with HRA
	In-network
Network	Centivo
Primary care doctor selection required	Yes
Primary care referrals to specialists required	Yes, with 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 (covered as in-network when traveling outside the Centivo Network area)	\$50 copay
Emergency room*** (same copay applies no matter where you are)	\$250 copay

*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. Balance bill amounts do not apply to the out-of-pocket maximum. ***If you visit an out-of-network emergency room and are admitted, your hospital stay will be covered as in-network.

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

+ A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact Express Scripts with 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.

Defining key terms:

- Deductible:** The amount you pay out-of-pocket before the plan pays towards your healthcare costs.
- Copay:** A fixed dollar amount you pay for a healthcare service or visit.
- Coinsurance:** The percentage of costs you're responsible for after you meet your deductible.
- Out-of-pocket maximum:** The most you'll pay for any covered healthcare and pharmacy expenses during the plan year.

Learn more at wellsfargo.centivo.com or by calling 833-919-4909.

