

# Savings, predictability and control with Centivo level funding

Centivo level funding offers the predictable monthly billing of a traditional insured health plan with the control and benefits of a self-funded arrangement. Together with Centivo's proprietary network and an optional broad national network, we deliver the affordable, quality healthcare everyone deserves.



## Benefits of Centivo level funding



100% of unused claims funds returned



Fixed, predictable monthly bills



Robust claims data



Bundled, transparent PBM with pass-through savings



State premium tax exemptions



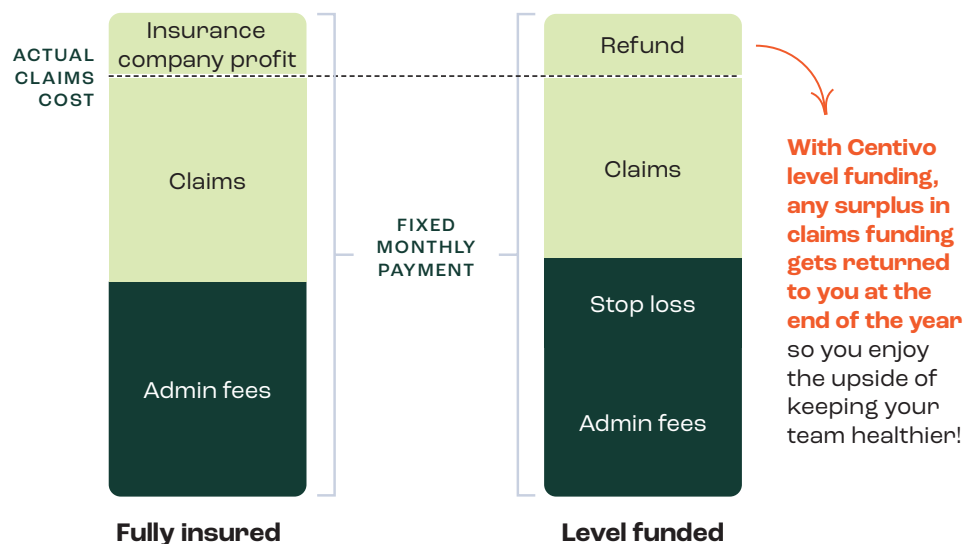
Built-in individual and aggregate stop-loss protection

## Centivo level funding provides a low, monthly payment consisting of:

**Claims:** Your maximum annual claims divided into 12 equal payments. You won't be responsible for more than the original estimate and, if claims fall below that level, you'll get back any surplus.

**Stop loss:** Added protection to limit your risk by placing caps on your individual and total claims exposure.

**Admin fees:** Covers claims processing, billing, customer service, account management, reporting and other administrative services.



# Ready to rethink your health plan?

At Centivo, we believe a health plan should solve the problem. Not be the problem. So we've upended the costly status quo by building a value-based, high-quality health plan that employers can afford to offer and employees can afford to use.





## Centivo's flagship Partnership Plan delivers:

- ✓ **Affordable plan design** with free primary care, no deductibles and predictable copays
- ✓ **High-performance network** of curated providers that meet strict price and quality standards
- ✓ **Unparalleled member experience** that ensures members feel confident engaging with their plan
- ✓ **PCP-centered model** that guides members to appropriate care at the right time

## Maintain flexibility and choice

Centivo can administer our Partnership Plan alongside traditional network options, for a seamless benefits experience with more employee choices.

	Partnership Plan	Traditional PPO Plan	Traditional HDHP
Typical Actuarial Value	85-95%	75-85%	65-75%
Plan Administrator	<b>CENTIVO.</b>	<b>CENTIVO.</b>	<b>CENTIVO.</b>
Network	<b>CENTIVO.</b>		
Primary care referrals to specialists required	Yes <small>(except for OB/GYN, behavioral health and certain other services)</small>	No	No
Deductible (individual/family)	None	\$1,500/\$3,000	\$3,000/\$6,000
Out-of-pocket maximum	\$3,000/\$6,000	\$4,000/\$8,000	\$6,000/\$12,000
PCP visits	FREE	Ded. + 20% coins.	Ded. + 30% coins.
Specialists	\$30	Ded. + 20% coins.	Ded. + 30% coins.
Basic labs/imaging	\$10/\$200	Ded. + 20% coins.	Ded. + 30% coins.
Outpatient surgery	\$350	Ded. + 20% coins.	Ded. + 30% coins.
Inpatient hospital	\$700	Ded. + 20% coins.	Ded. + 30% coins.
Urgent care	\$100	Ded. + 20% coins.	Ded. + 30% coins.
Emergency room	\$200	Ded. + 20% coins.	Ded. + 30% coins.
Rx	\$10/\$35/\$70/30%	Ded. + \$10/\$35/\$70/30%	Ded. + \$10/\$35/\$70/30%

### How our Partnership Plan works:

1. Members choose a Primary Care Provider (PCP)
2. Specialist referrals are guided by the PCP
3. Members get access to good care at an affordable price

The Centivo Partnership Plan Network is currently available in multiple markets across the country including portions of: CA, CT, CO, FL, IA, NC, NY, NJ, PA, TX and WI. NC is a non-referral market.

Ready to rethink your plan?



Contact your benefits advisor or Centivo at [info@centivo.com](mailto:info@centivo.com).