

## THE CENTIVO PARTNERSHIP PLAN

# A different kind of health plan with a doctor by your side



Personal doctor  
relationship

High-quality  
doctors

**FREE**  
doctor visits

No  
deductible

Emergency  
coverage anywhere

## Comprehensive coverage you can count on

### A partner in your care

A primary care doctor who gets to know you can help keep you healthier, improve your healthcare experience and reduce emergency room visits. That's why the Centivo Partnership Plan offers:

- A dedicated primary care doctor
- Coordinated care between providers
- Improved healthcare experience

### Predictable, reliable coverage

A predictable cost structure makes it easy to build a trusting relationship with your doctor.

- Free primary care visits
- Predictable copays for specialists, labs, surgeries and any other care you need

Provider directory  
and plan details!  
Scan or go to  
[newscorp.centivo.com](https://newscorp.centivo.com)



### Doctors and health systems you know and trust\*



Atlantic  
Health System



Montefiore



### FREE Centivo Care

A virtual primary care practice with a dedicated care team, mental health, and 99% patient satisfaction.

- Dedicated doctor and personalized care
- Same and next-day appointments that aren't rushed
- Wellness, sick care and chronic condition management
- Coordination with in-person doctors, labs and imaging
- Easy, secure app with chat feature

# Your benefit highlight

	Centivo Partnership Plan
	In-network
Network	Centivo
Primary care doctor selection required	Yes
Primary care referrals to specialists required	Yes, with exceptions*
Deductible (individual/family)	None
Out-of-pocket max. (individual/family)	\$3,000 / \$6,000
Primary care, includes pediatricians	FREE*
Centivo Care virtual primary care	FREE
Specialist	\$30 copay*
Behavioral health	FREE
Basic imaging (such as X-rays)	\$10 copay
Advanced imaging (such as MRIs & PET scans)	\$200 copay
Outpatient surgery	\$350 copay*
Inpatient surgery	\$700 copay*
Telemedicine (urgent care/behavioral health)	FREE
Urgent care (in-network cost when out of network service area)	\$100 copay
Emergency room (same cost in- or out-of-network)	\$200 copay

\* If you don't visit your designated primary care doctor for primary care, a \$30 penalty charge will apply to that office visit. There is also a penalty charge, equal to the copay amount listed, if you have a specialist office visit or have surgery without getting a referral from your designated primary care doctor. Referrals are not needed for OB/GYN, behavioral health, urgent, emergency or chiropractic care, lab work, physical, occupational or speech therapy.

## Prescription coverage by Capital Rx

	Retail (up to 30-day supply) / mail order (90-day supply)
Generic – Tier 1+	\$5 / \$10 copay
Preferred brand – Tier 2	\$35 / \$70 copay
Non-preferred brand – Tier 3	\$70 / \$140 copay

+ A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact Capital Rx for any questions about specific medications.

### Defining key terms:

- Deductible:** The amount you pay out-of-pocket before the plan pays towards your healthcare costs. This plan has no deductible.
- 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. There is no coinsurance with this plan.
- Out-of-pocket maximum:** The most you'll pay for any covered healthcare and pharmacy expenses during the plan year.

Learn more at [newscorp.centivo.com](https://newscorp.centivo.com) or by calling 800-584-0568.