

2023 medical benefits for Evergreen employees



Evergreen offers two medical plan choices from Centivo with a range of network options and coverage levels so that you can pick the plan that best fits the needs of you and your family.

The High-Performance Plan

The High-Performance Plan is designed to help you use the healthcare system more effectively and offer you affordable healthcare.

The High-Performance Plan is built around a partnership between you and your personally selected Primary Care Team. To get started, you'll choose a primary care doctor to lead your Primary Care Team who will help you navigate the healthcare system and coordinate your care.

When you need care outside of your Primary Care Team, your Team will act as your partner, referring you to the right specialists to make sure you get quality care and keeping you in-network for lower costs.

You'll get:

- No deductible
- **FREE** visits with your Primary Care Team
- A simple, predictable copay for specialist visits and procedures
- Comfort from knowing what you'll owe before you go to the doctor



Scan this QR code to watch a short video to learn more.



Open PPO Plan

The Open PPO Plan looks similar to other health plans that you may be used to.

With the Open PPO Plan, your care will be subject to a deductible and coinsurance charges. That means you'll need to pay the full amount of the deductible before the plan starts paying towards the cost of your healthcare services.

This plan is HSA-qualified. That means you can contribute pre-tax dollars from your paycheck into a health savings account (HSA) and use that money to pay for qualified medical expenses now or in the future. You can also contribute to a limited purpose flexible spending account (FSA).

The Open PPO Plan offers out-of-network coverage, but you'll pay more for that care.

You'll get the following in-network coverage:

- **Deductible:** \$6,350 for individuals / \$12,700 for families
- **Coinsurance:** 0% (once you hit the deductible, you'll pay 0% of the cost of the care you receive until you reach the out-of-pocket maximum)
- **Out-of-pocket maximum:** \$6,350 for individuals / \$12,700 for families
- **HRA reimbursement:** After \$4,500 of in-network deductible expenses, you'll have a Health Reimbursement Account (HRA) to help cover your remaining deductible expense (max 2 per family)

The doctors you can see:

High-Performance Plan*

This plan uses the Centivo Network WI-3, which is built around providers with proven quality in access, patient outcomes and care coordination. Only the providers who meet these standards are included in the Centivo Network. We work with a wide range of specialties, providers and partners, so you can rest assured that you'll have access to all the doctors you may need.

You can search the provider directory at evergreen.centivo.com.

Go virtual

High-Performance Plan members can also choose Centivo Virtual Primary Care, a FREE and convenient option that allows you to visit with your primary care doctor from the comfort of home, at work or on the go. If you ever need to be seen in person, your Virtual Primary Care Team can coordinate care with local, in-network providers.

Open PPO Plan

The Open PPO Plan uses the HPS Network, which offers access to healthcare providers in Wisconsin.

You can view the HPS provider network at providr.hps.md and search by provider name, specialty or distance from your ZIP code.



No matter which plan you choose, you'll get:

Telemedicine through MeMD

Telehealth benefits are provided by MeMD. When your regular provider isn't available, you can visit with a provider online, over the phone or through the MeMD app. U.S.-licensed and board-certified doctors, physician assistants and nurse practitioners are available 24/7/365. Licensed therapists are available for members ages 18 years and older and can be scheduled in as little as 24 hours.

Costs for visits are:

- Urgent care: \$0 on the High-Performance Plan / \$49.95 on the Open PPO Plan
- Behavioral health: \$0 on the High-Performance Plan / \$76 on the Open PPO Plan

Pharmacy benefits

Your pharmacy benefits will be managed by WithMe Health. You'll get this coverage automatically when you enroll in either of the health plan options. Both retail and mail order programs are included, and you'll have access to over 65,000 pharmacies nationwide.

***PLEASE NOTE:** Advocate Aurora Health and ThedaCare are not in the network for the High-Performance Plan. If you use one of these providers, you'll owe the full cost of your care. (The only exception is emergency room care.)

Centivo's easy-to-use app and member portal

You'll have access to your health plan information on our helpful and easy-to-use app and member portal. You can use the app and member portal to:

- View or print your ID card
- Access your coverage details in an easy-to-read format
- View your care history and Explanation of Benefits (EOB) statements
- Send a message to the Centivo Member Care Team
- And more

You can access the Centivo app and member portal 24 hours a day. To get started, you'll need to create an account with your Centivo member ID, which you'll receive in your welcome materials.

Hands-on personal service

If you prefer to speak with someone, help is just a phone call away. The Centivo Member Care Team is available to answer any questions you have about finding in-network providers, understanding your bills and coverage and more.



Medical benefit summary

		High-Performance Plan	Open PPO Plan	
		IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Biweekly paycheck deductions	Single	\$53	\$75	
	Employee + Child(ren)	\$100	\$140	
	Employee + Spouse	\$110	\$150	
	Family	\$160	\$217	
Plan features	Network	Centivo Network WI-3	HPS Network	N/A
	Primary care doctor selection required	Yes	No	No
	Primary care referrals to specialists required	Yes (except for OB/GYN, behavioral health and certain other services)	No	No
	Deductible (individual/family)	None	\$6,350/\$12,700	\$19,050/\$38,100
	Out-of-pocket maximum (individual/family)	\$3,000/\$6,000	\$6,350/\$12,700	\$21,550/\$43,100
Preventive care	Annual physical, vaccinations and screenings	FREE	FREE	Ded. + 30% coins.
Office visits	Primary care*	FREE (includes Centivo Virtual Primary Care)	Ded. + 0% coins.	Ded. + 30% coins.
	Specialist*	\$50 copay	Ded. + 0% coins.	Ded. + 30% coins.
	Mental healthcare	FREE	Ded. + 0% coins.	Ded. + 30% coins.
	Therapeutic services (physical, occupational, speech therapy)	\$50 copay	Ded. + 0% coins.	Ded. + 30% coins.
Diagnostic procedures	Lab work or basic imaging (such as X-rays)	\$25 copay	Ded. + 0% coins.	Ded. + 30% coins.
	Advanced imaging (such as MRIs & PET scans)	\$200 copay	Ded. + 0% coins.	Ded. + 30% coins.
Surgeries and hospital	Outpatient surgery	\$900 copay	Ded. + 0% coins.	Ded. + 30% coins.
	Inpatient stay	\$1,100 copay	Ded. + 0% coins.	Ded. + 30% coins.
Pregnancy care	Routine prenatal care	FREE	FREE	Ded. + 30% coins.
	All other visits during pregnancy	\$50 copay	Ded. + 0% coins.	Ded. + 30% coins.
	Maternity inpatient or birthing center	\$1,100 copay	Ded. + 0% coins.	Ded. + 30% coins.
Emergency care	Urgent care	\$100 copay**	Ded. + 0% coins.	Ded. + 30% coins.
	Emergency room	\$400 copay**	Ded. + 0% coins.	Ded. + 0% coins.
	Ambulance	\$100 copay**	Ded. + 0% coins.	Ded. + 0% coins.

* If you have any testing or procedures done during your visit, additional costs may apply. ** Urgent care is covered as in-network when outside the Centivo Network WI-3 service area. Emergency room and ambulance are covered as in-network no matter where you are.

Prescription drug coverage through WithMe Health

		High-Performance Plan	Open PPO Plan
		Up to 30-day supply at retail/Up to 90-day supply through mail order	
Plan features	Pharmacy deductible	N/A	Combined with medical
	Pharmacy out-of-pocket maximum	Combined with medical	Combined with medical
Drug type	Tier 1 - Generic +	\$15 copay/\$30 copay	Ded. + 0% coins.
	Tier 2 - Preferred brand	\$35 copay/\$70 copay	Ded. + 0% coins.
	Tier 3 - Non-preferred brand	\$60 copay/\$120 copay	Ded. + 0% coins.
	Tier 4 - Specialty/injectable	Not Covered**	Not Covered**

+ There may be a small number of generic drugs that fall under the preferred brand tier. Please check the prescription drug list or contact WithMe Health for any questions about specific medications. **Contact Transparent Risk Strategies (TRS) to source specialty medications which cost \$1,250 or more. Drug will be no cost to member.

Defining key terms:

Copay

A fixed dollar amount that you pay for a healthcare service or visit.

Deductible (Ded.)

The portion that you pay out-of-pocket before the plan pays towards your healthcare expenses.

Out-of-pocket max.

The cap on how much you'll pay for any covered healthcare and pharmacy expenses during the plan year.

Coinsurance (Coins.)

After you meet your deductible for the year, you'll be responsible for a certain percentage of the costs. This is known as coinsurance. For example, if the coinsurance amount is 30%, that means you'll owe 30% of the cost after you have reached your deductible.

If you have any questions, contact Erin Sanders from Human Resources.

