

# Evergreen medical plan FAQs



For any additional questions, please reach out to Erin Sanders from Human Resources.

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## FAQs specific to the High-Performance Plan

### »» What is the High-Performance Plan?

The High-Performance Plan is centered around a partnership between you and your Primary Care Team, which includes your primary care doctor, nurse practitioners, physician assistants and other medical providers in their practice. This partnership shifts how you may currently think about your healthcare. Instead of only seeing a doctor when you're sick, your Primary Care Team focuses on your overall well-being. They'll get to know you and your healthcare needs and help you navigate the healthcare system, referring you to trusted, in-network specialists and services when you need it.

### »» Why should I choose the High-Performance Plan?

The High-Performance Plan is an affordable and straightforward health plan. Your Primary Care Team will be your partner and will help guide your care. And when you need care, you'll have low, predictable costs, with:

- No deductible!
- **FREE** primary care for all visits, not just preventive or wellness visits
- Simple, predictable copays for all other care
- Urgent care covered as in-network when you're outside the Centivo Network WI-3 area
- Emergency care covered at in-network rates no matter where you are
- A convenient virtual primary care option

With the High-Performance Plan, you'll always know what your costs will be before you go to the doctor. And you'll get a plan that's easy to use, with all the information you need available through our app and member portal, plus live support from our hands-on Member Care team.

### »» What does "no deductible" mean?

The High-Performance Plan is made even more affordable because there is no deductible.

A deductible is a set amount of money that you must spend before your health plan pays toward your healthcare costs. With no deductible, the High-Performance Plan pays right away!

### »» **What is a Primary Care Team, and why is it important?**

Your Primary Care Team includes your selected primary care doctor and the nurse practitioners, physician assistants and other medical professionals in their practice who help care for you and your family. As your personal partner and advocate, your Primary Care Team should be your first stop for all your care needs. The more they know about you and your health concerns, the better they can help you prevent illness, detect diseases early and address any health problems you may experience.

Your Team will coordinate your care by referring you to the right places to make sure you get high-quality care from a network provider. Best of all, once you've established a relationship with your Primary Care Team, they may be able to provide referrals with just a phone call.

### »» **Which providers are in the network for the High-Performance Plan?**

The High-Performance Plan uses the Centivo Network WI-3, which is built around health systems and independent providers that meet quality thresholds, recognize the value of primary care and strive to deliver a great member experience. The providers in our network share in our belief that when you work with your Primary Care Team, you'll get better care.

We work with a wide range of providers and partners, so you can rest assured you'll have access to all the services you may need. If you ever have trouble finding a certain type of provider, you or your primary care doctor can reach out to the Centivo Member Care Team for assistance.

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.)

### »» **Where can I see which providers and facilities are in the network for the High-Performance Plan?**

The Centivo Network provider directory is available online:

1. Go to [evergreen.centivo.com](https://evergreen.centivo.com).
2. Choose to search by doctor or facility.
3. Enter the specialty or facility type, provider name if you have one in mind, and your ZIP code or the ZIP code for a nearby town. The default search is 20 miles.
4. On the search results page, you can expand your search area, filter by gender and whether they're accepting new patients.

Note: The search tool is sensitive to spelling and punctuation (like hyphens and apostrophes).

Once you enroll in the plan, you'll be able to view the Centivo Network through the Centivo app or member portal at [my.centivo.com](https://my.centivo.com). You can also call the Centivo Member Care Team if you need help finding a provider.

*Note: Advocate Aurora Health and ThedaCare facilities and providers are not in the High-Performance Plan.*



## »» Is there out-of-network coverage available?

No, you must use in-network providers to get coverage for your healthcare needs. However, please note that urgent care is covered as in-network when traveling outside the Centivo Network WI-3 area, and emergency care is always covered as in-network.

## »» What is Centivo Virtual Primary Care?

Centivo Virtual Primary Care is a convenient care option that takes the place of an in-person primary care doctor. You can visit with your doctor online from the comfort of your home, at work or on the go. Using the secure and easy-to-use app, you can schedule an appointment and communicate with your doctor, refill your prescriptions, view your medical chart and more. If you need to be seen in person, your dedicated Virtual Primary Care Team will help arrange in-person care with a local, quality in-network provider.

Centivo Virtual Primary Care is available for members in select states who are age 18 and older. More information on Centivo Virtual Primary Care and where it's available can be found at [vpc.centivo.com](https://vpc.centivo.com).

## »» What if choose Centivo Virtual Primary Care and need to be seen in person?

While most care can be provided by your doctor on a phone or video call, there may be times when you need to be seen in person. If this happens, your Virtual Primary Care Team will coordinate in-person care with a quality, in-network provider near you.

## »» Does Centivo Virtual Primary Care cost anything?

Virtual Primary Care is offered as part of the High-Performance Plan. All visits with your Virtual Primary Care Team are FREE. If you need care outside of your Virtual Primary Care Team, such as seeing a specialist, getting blood work or an MRI — you may have out-of-pocket costs based on your plan details.

## »» What if I have a dependent who lives out of the area? Can they use the High-Performance Plan?

The High-Performance Plan uses the Centivo Network WI-3, which is available in portions of CA, CO, CT, FL, MI, NJ, NY, PA, TX, WA and WI. If you have a dependent away at college or living outside of the Centivo Network WI-3 area for part of the year, they can still benefit from the High-Performance Plan:

- Your dependent can choose a primary care doctor close to home and if available, visit virtually over the phone or computer. Or, they can choose Virtual Primary Care if they are 18 or older and live in one of the states where it's available.
- If your dependent's temporary home is in an area covered by the Centivo Network WI-3, their primary care doctor can refer them to local, in-network specialists.
- They also have access to MeMD for telemedicine, whether they're at home, away at school or traveling.
- Your dependent can also use their school's student health services for care, if applicable.
- Plus, your dependent always has access to urgent care when they're outside the Centivo Network area and emergency care no matter where they are.



## »» What does it mean to activate?

Activation is the process of designating a primary care doctor for you and any family members covered under your plan. You can activate via the Centivo app, member portal or by calling the Centivo Member Care Team once your plan year begins. You'll receive information in the mail on how to activate at the start of the plan year. Remember, you must activate to receive full coverage under your plan!

## »» Can I change my Primary Care Team during the year?

Absolutely! You have the flexibility to change your designated Primary Care Team at any time. As a dedicated partner and advocate, it's important to find the Primary Care Team that's the right fit for you. Centivo makes it easy to change your designated Primary Care Team in the Centivo app or portal, or by calling the Centivo Member Care Team.

## »» Are referrals needed for care?

Yes, the High-Performance Plan relies on the partnership you develop with your Primary Care Team to make sure you're getting the right care for your needs. As such, you need a referral from your Primary Care team before getting care from a specialist. However, you do NOT need a referral for the following types of care:

- Urgent care
- Emergency care
- OB/GYN care
- Behavioral health care
- Chiropractic care
- Physical, occupational and speech therapy
- Alternative medicine covered by your plan
- Labs, X-rays and other covered tests – but your designated Primary Care Team or a specialist for which you had a referral must order these services, and pre-certification may be required depending on the diagnostic test.

## »» How does the referral process work?

Your Primary Care Team should be your first stop for all your care needs (remember, these visits are FREE!). If needed, your Primary Care Team will refer you to a vetted, in-network specialist. Your Team will submit the referral to Centivo. You'll be able to track your referrals in the Centivo app or member portal.

## »» Can I contribute to a Health Savings Account (HSA) if I enroll in the High-Performance Plan?

No, the High-Performance Plan is not HSA-qualified, so you cannot contribute to an HSA if you enroll in that plan, but if you already have money in an HSA, you can use that money to pay for qualified medical expenses regardless of whichever plan you enroll in.



## FAQs specific to the Open PPO Plan

### »» What's the difference between the High-Performance Plan and the Open PPO Plan?

Unlike the High-Performance Plan, the Open PPO Plan has a deductible and coinsurance for any care you receive. With a deductible, you'll have a set amount of money that you must spend before the Open PPO Plan pays toward your healthcare cost. Therefore, your out-of-pocket costs will be higher and less predictable with the Open PPO Plan than with the High-Performance Plan. The Open PPO Plan offers out-of-network coverage, but care from an out-of-network provider is subject to a higher deductible and coinsurance. Additionally, the Open PPO Plan has higher payroll deductions compared to the High-Performance Plan. That means your out-of-pocket costs will be much higher with the Open PPO Plan than the High-Performance Plan.

While the High-Performance Plan uses the exclusive Centivo Network WI-3 and offers a partner who will help you navigate the healthcare system, the Open PPO Plan uses the HPS provider network, which gives you broad access to providers in Wisconsin. The Open PPO Plan also offers access to out-of-network providers, but you'll pay more for that care.

Centivo administers both plans. So, no matter which plan you choose, you'll have access to our easy-to-use app and member portal. And you'll have live support from our hands-on Member Care team.

### »» Where can I look to see if a provider is in the network?

The Open PPO Plan uses the HPS Network, which offers access to healthcare providers in Wisconsin. You can view the HPS provider network at [providir.hps.md](http://providir.hps.md) and search by provider name, specialty or distance from your ZIP code.

Once the plan year begins, you'll be able to access the HPS provider search tool from the Centivo app or member portal.

### »» Is there out-of-network coverage available?

Yes, the Open PPO Plan offers out-of-network coverage. However, please remember that out-of-network care will cost you more, with a higher deductible and higher coinsurance, and higher costs when you get care.

### »» Can I contribute to a Health Savings Account (HSA) if I enroll in the Open PPO Plan?

Yes, the Open PPO Plan is HSA-qualified, meaning 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.



## General FAQs

### »» What is Centivo?

Centivo is an innovative health plan that helps provide high-quality care at lower costs to employees and their families by working directly with local healthcare providers. Centivo administers the medical plans for Evergreen, thus we provide the member support, app and portal, communications including the welcome materials and Explanation of Benefits statements (EOBs), and we process the payments when you use care.

### »» What can I expect from the Centivo 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 statements (EOBs)
- Send a message to the Centivo Member Care Team
- Select a primary care doctor (for High-Performance Plan members)
- 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.

### »» Will I need a new ID card?

Yes. You'll receive a new ID card from Centivo at the start of the plan year. It's important that you show your new Centivo ID card when getting care to ensure you're not billed for the entire cost of the visit.

### »» Where will I see my Explanation of Benefits (EOB)?

After you visit your provider, Centivo will send you an Explanation of Benefits (EOB) statement. An EOB is an overview of the total charges for your visit, how much your health plan covers and what you owe to your provider. Your EOBs will be available by mail and/or online. You can set your communication preferences in the Centivo app or member portal once the plan year begins.

### »» Who do I call for questions about my plan?

You can call the Centivo Member Care Team for all questions on your plan once the plan year begins. The phone number will be provided in your welcome materials. The Centivo Member Care Team is available Monday through Friday from 7 am to 8 pm CT and offers support in English and Spanish, as well as 150 other languages.