

2024

# Medical benefits for Evergreen Retirement Community

## The High-Performance Plan

- **FREE** primary care
- Predictable copays
- Urgent care covered as in-network when outside the Centivo Network area
- Emergency care covered as in-network no matter where you are

## Partnership makes the 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 the core of the High-Performance Plan is a relationship between you and your doctor, with FREE primary care 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.



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



## A network of trust and quality

The Centivo Network spans every kind of provider you may need, from trusted local health systems to dedicated virtual doctors and an array of specialists and services in between. This in-network only plan includes:

- Coverage for urgent care outside the network area and emergency care anywhere
- Local, virtual and national providers
- Hands-on personal help from Centivo Member Care to help find providers and answer questions

See who's in the network at [evergreen.centivo.com](https://evergreen.centivo.com).

**CENTIVO.**

 **Evergreen**  
Possibilities await.

# Included with all plans

## FREE virtual primary care

The Centivo Virtual Primary Care practice offers a convenient alternative to in-person primary care, so you can be seen whenever – and wherever – you need care. It takes the place of an in-person primary care office with an online, accessible, real-time Primary Care Team. If at any time you need to be seen in person, your Virtual Primary Care Team will guide you to quality, local in-person providers.

Available in select states to members 18 and up.  
**Learn more at [vpc.centivo.com](https://vpc.centivo.com).**

## Pharmacy

Your pharmacy benefits are provided by SmithRx. You'll have access to over 83,000 pharmacies across the US, including retail pharmacies like CVS, Walgreens, RiteAid, Walmart, Costco and more. The preferred mail order pharmacy is Amazon and the preferred specialty pharmacy is Kroger. You'll be able to set up an account in the SmithRx member portal to view your coverage, the formulary and search for pharmacies.



## Telemedicine

Your plan includes access to telemedicine from MeMD for Urgent Care and Behavioral Health. 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. Contact your HR department to learn more.

## Easy-to-use app and member care

Once your plan year begins, you'll have access to your plan information on our easy-to-use app:

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

To get started, you'll need to create an account with your Centivo member ID, which you'll find on your ID card.

If you prefer to speak with someone, Centivo Member Care is available to answer any questions you have about finding in-network providers, understanding your coverage and more. Simply call the number on the back of your Centivo ID card.

## Your benefit highlights

	High-Performance Plan
	In-network
Network	Centivo Network WI-3*
Primary care doctor selection required	Yes
Primary care referrals to specialists required	Yes, with some exceptions**
Deductible (individual/family)	\$2,000 / \$4,000
Out-of-pocket maximum (individual/family)	\$6,000 / \$12,000
Annual physical/vaccinations/screenings	FREE
Primary care (includes pediatricians)	FREE
Centivo Virtual Primary Care	FREE
Specialist	\$50 copay
Mental health office visits	FREE
Basic imaging (such as X-rays)	\$25 copay
Advanced imaging (such as MRIs & PET scans)	\$500 copay after deductible
Outpatient surgery	\$900 copay after deductible
Inpatient surgery	\$1,500 copay after deductible
Telemedicine - MeMD (urgent care/mental health)	FREE
Urgent care	\$100 copay
Emergency room	\$500 copay after deductible
<b>Prescription coverage by SmithRx</b>	<b>Up to 30-day supply retail/ 90-day supply mail order</b>
Generic – Tier 1***	\$15 / \$30 copay
Preferred brand – Tier 2	\$35 / \$70 copay
Non-preferred brand – Tier 3	\$60 / \$120 copay
Specialty (30-day supply only) – Tier 4	Not Covered****

\* Please note that 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.)

\*\* If you don't visit your designated PCP for care or get a referral for specialist visits, your care will not be covered. No referral needed for OB/GYN, mental health, urgent, emergency or chiropractic care, lab work, physical, occupational or speech therapy.

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

\*\*\*\* Contact SmithRx Connect (Access Program) to source specialty medications which cost \$1,250 or more.

Biweekly paycheck deductions	Employee Contribution
Employee Only	\$65
Employee + Spouse	\$145
Employee + Child(ren)	\$135
Employee + Family	\$195

## 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. (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.

To learn more, go to [evergreen.centivo.com](https://evergreen.centivo.com) or contact your HR department.

This document was written to provide an overview of the plan offering. Information is not a complete description of benefits.

