



# Your benefit summary

## Medical Plan Coverage, administered by Centivo

		B Plan
		CONTRACTED AND NON-CONTRACTED PROVIDERS*
<b>Plan features</b>	<b>Deductible (individual / family)</b>	None
	<b>Out-of-pocket maximum (individual / family)</b>	N/A
<b>Preventive care</b>	Preventive care (annual physical, immunizations, and screenings)	FREE
	Office visit (primary care)	\$50 copay**
	Office visit (specialist)	\$50 copay**
<b>Office visits</b>	Behavioral health – outpatient services	Not covered
	Therapeutic services (physical, occupational, speech therapy)	\$50 copay**
	Chiropractic services	\$50 copay**
<b>Diagnostic procedures</b>	Diagnostic test (such as X-rays or bloodwork) when performed in PCP or specialist office or independent facility	\$50 copay**
	Diagnostic test (such as X-rays or bloodwork) when performed in hospital setting	Not covered
	Imaging (such as MRIs and PET scans) when performed in freestanding facility	Not covered
	Imaging (such as MRIs and PET scans) when performed in hospital setting	Not covered
<b>Hospital and outpatient facilities</b>	Outpatient surgery: <ul style="list-style-type: none"> <li>Physician / surgeon fees</li> <li>Facility fees</li> </ul>	Not covered
	Inpatient surgery, including physician / surgeon fees and facility fees	Not covered
	Hospital stays, including physician / surgeon fees and facility fees	Not covered
<b>Pregnancy expenses</b>	Office visits & childbirth/delivery professional services	Not covered (outside of certain prenatal/preventive services required by the ACA)
	Childbirth/delivery facility services	Not covered
	Urgent care visits	\$50 copay**
<b>Emergency care</b>	Emergency room	Not covered
	Ambulance	Not covered

## Prescription Drug Coverage, through MaxorPlus

		CONTRACTED PHARMACIES***
<b>Plan features</b>	<b>Pharmacy deductible</b>	None
	<b>Pharmacy out-of-pocket max (individual / family)</b>	N/A
<b>Drug type</b>	Generic drugs	Retail: \$5 copay (30 day supply max per Rx; limited to 12 Rx's per year)
	Preferred brand drugs	100% of discounted price
	Non-preferred brand drugs	Not covered
	Specialty drugs	Not covered

View the full plan details in the Centivo app or member portal in the Coverage section.

## Dental Plan Coverage, administered by Centivo

If you also enrolled in the Group Dental Plan, you'll have the following benefits:

		Group Dental Plan
<b>Calendar year deductible (individual / family)</b>		\$50/\$150
<b>Type A services: preventive/diagnostic</b> (prophylaxis/perio prophy-2/yr, fluoride-1/yr-<19yrs, oral exams-2/yr, bitewings-2 series/yr, panoramic/complete series-1/36mo, X-rays, sealants <14)		100% covered, deductible waived
<b>Type B services: basic restorative care</b> (restorative, including inlays/onlays/crowns; endodontics, including root canals; periodontics; prothodontics, removable-adjustments, repairs, rebasing & relining; emergency palliative treatment)		80% covered
<b>Type C services: major restorative care</b> (gold foil/inlay restorations, porcelain inlay, crowns, complete dentures-partial dentures-fixed bridges-bridge pontics (installed over 5 yrs prior), retainers)		50% covered
<b>Calendar year benefits maximum</b>		\$1,250
<b>Additional details</b>		Charges are limited to Usual & Customary fees General not covered items: Orthodontia, oral hygiene, implants, splinting (not all inclusive) Claims filing deadline: 1 year from date of service

\* If you see a non-contracted provider, you might receive a balance bill for the difference between the provider's charge and what your plan pays.

\*\* Limit of 5 total office or diagnostic visits per calendar year.

\*\*\* All CVS and Walgreen Pharmacies are excluded from the network; you will pay 100% of the cost of the drug if you use a CVS or Walgreens Pharmacy.

# How to access more information about your benefits



## Centivo App and Member Portal:

**Text "DOWNLOAD" to 65021 or visit [my.centivo.com](https://my.centivo.com)**

You can access the Centivo app and member portal 24 hours a day to manage your medical benefits. Download the Centivo app by texting "DOWNLOAD" to **65021** or visiting your app store. Or go to **[my.centivo.com](https://my.centivo.com)**\*. Here you can access your medical plan details, view cost information and Explanation of Benefits statements (EOBs) for any healthcare you receive, view or print your electronic ID card, send a message to the Asserta Health Concierge Team, and more. You will need to create an account the first time you visit the site using your Centivo member ID, which can be found on the front of your Centivo member ID card.



## Finding a contracted provider:

You can find the roster of contracted medical providers and facilities under "Find Care" in the Centivo app or the member portal at **[my.centivo.com](https://my.centivo.com)**.

You also have access to non-contracted medical providers under the B Plan. However, if you use a non-contracted healthcare provider, you may receive a balance bill — this is a bill for the difference between the provider's charge and what the B Plan pays for healthcare services.

If you enrolled in the Group Dental Plan, there are no contracted providers — you are able to visit any dentist of your choosing. If the dentist's charges are above what is considered Usual & Customary, you will be billed for the balance of the cost of any care you receive.



## Asserta Health Concierge Team:

**877-228-4298**

The Asserta Health Concierge Team is here to support you with your healthcare needs, including answering questions about your benefits.

You can call the Asserta Health Concierge Team any time for questions on your benefits, available Monday through Friday from 8 am to 6 pm Central Time at **877-228-4298**.



## Pharmacy Information:

Pharmacy benefits are provided by MaxorPlus. You can view a list of participating pharmacies, as well as the list of covered medications under your pharmacy plan, by accessing the MaxorPlus app or member portal at **[members.maxorplus.com](https://members.maxorplus.com)**. You will need to create an account the first time you visit the site using information found on your Centivo member ID card.

\* You can access [my.centivo.com](https://my.centivo.com) using the following browsers: Apple Safari, Firefox, Google Chrome, or Microsoft Edge. Internet Explorer is not a supported browser.