

# Introducing Centivo: An affordable, easy-to-use health plan solution

**Save 15% or more on health benefits**

Centivo is a new type of health plan solution that can save employers 15% or more versus traditional insurance carriers without cutting coverage. Centivo is easy to use and provides employees access to high-quality healthcare at predictable costs.

With Centivo, employers can implement a health plan administrator that provides a range of network and benefit options to best meet the needs of their diverse workforce. We take unnecessary cost out of the healthcare system by directly negotiating competitive prices with health systems and independent practices that you know and trust. And we make it easy for you and your employees.

## Our mission

Our mission is to bring affordable, high-quality healthcare to the millions of Americans who struggle to pay their healthcare bills. And we support the employers who are the backbone of our economy, who:

- Struggle to provide good benefits in the face of escalating healthcare costs
- Want to do right by their employees
- Are overloaded by technology & systems
- Need more transparency & predictability in costs

## A health plan solution built specifically for self-funded employers

Our full solution replaces the functions of a traditional carrier, and includes key health plan functions built "smartly" from the ground up to uniquely support self-funded employers:



### Great member experience

- Proprietary app/portal
- Concierge phone support
- Year-round communications
- Unique and traditional plan designs



### Robust network options

- Centivo direct contracts (Partnership Plan)
- Cigna PPO, OAP, or LocalPlus® Network<sup>1</sup>
- Reference-Based Reimbursement<sup>2</sup>
- Custom



### Best-in-class TPA services

- Integrated claims management technology
- Sophisticated utilization management
- High cost case management
- Plan design



### Integrated pharmacy




- Carve in or out
- Transparent PBM partners
- Risk management



### Employer support

- Data analytics
- Implementation and account management
- Continuous refinement

## We offer 'full replacement' and 'slice' solutions

	Sample plan concepts*		
	Centivo Partnership Plan	Plan A	Plan B
Network	 CENTIVO®	 Cigna	 Cigna
PCP + referrals required	Yes (non-emergent care)	No	No
Deductible	None	Mimics current benefits	\$3,000/\$6,000
OOP Max	\$3,000/\$6,000		\$3,000/\$6,000
PCP Visits	FREE		20% after ded.
Urgent Care	\$75		20% after ded.
Specialists + Tests	\$50		20% after ded.
Surgeries	\$500		20% after ded.

<sup>1</sup> Greater plan savings achieved through plan design modifications.

### Replace your current carrier or TPA with Centivo and offer different Centivo plans...

Employees can choose the unique Centivo Partnership Plan with Centivo's proprietary network. With the Partnership Plan, members coordinate their care through their selected Primary Care Team in exchange for free primary care and simple, predictable copays for all other care. Or employees can choose a more traditional health plan option accessing the Cigna national PPO or OAP network, or Cigna's LocalPlus® network<sup>1</sup>, all administered by Centivo. Reference-Based Reimbursement is also available where appropriate<sup>2</sup>.

### ...or offer the Centivo Partnership Plan alongside your other health plan options from your current carrier or TPA.

## Here's how the Partnership Plan works:

1

### Members choose an advanced PCP

- Centivo recommends PCPs based on each member's preferences through our simple mobile app technology

2

### Specialist referrals are guided by the PCP

- PCPs are armed with data to facilitate referrals
- Members can view and manage referrals in their Centivo app
- Members get free primary care and low copays for coordinated specialist visits

3

### Members get a clear and predictable health plan experience

- All member communications use clear language and visuals
- No deductible and simple copays eliminate unpredictable costs and surprise bills

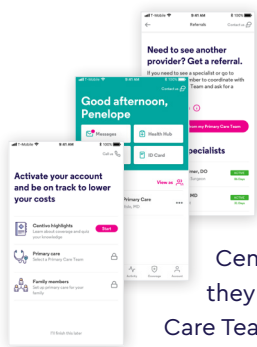
# A great member experience

Our aim is to ensure a simple and user-friendly member experience, starting at open enrollment and continuing throughout the plan year.



## Open enrollment communications

Centivo provides you with everything you need to make your employees feel informed and educated when enrolling in their health plan, including brochures, quick reference guides, open enrollment meeting slides, and more.



## Mobile-first tech

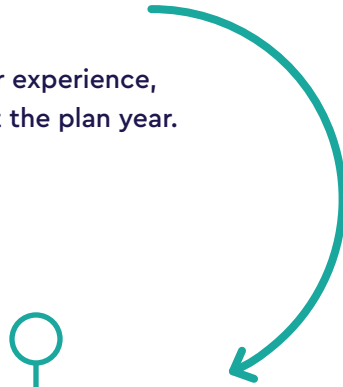
Members have access to the Centivo member app and portal, where they can select their designated Primary Care Team, manage their referrals, reference their plan information, view claims details and Explanation of Benefits statements, print ID cards, view network and formulary information, and more.



## Concierge-level member navigation

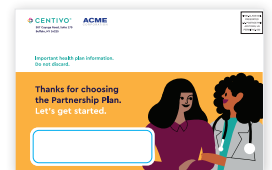
The Centivo Concierge represents a significant expansion of the traditional customer service role, with a team-based model and higher staffing ratio than traditional call centers.

**Our 2019 call stats speak to our excellent customer service.**



## Welcome materials

Prior to the start of the plan year, members receive a friendly Welcome Kit and their ID cards.



## Year-round communications

Centivo communicates with members year-round through in-app messages, email, text messages, and physical mail to help ensure they are taking necessary actions to get the most out of their plan. We keep the number of communications we send to a minimum and ensure each communication is meaningful and actionable.



- 0:36** Average speed to answer
- 5:49** Average talk time
- 2.4%** Abandonment rate



## Proprietary local networks

Centivo builds high-performing networks/ACOs in each market we serve. We start by contracting directly with high-value health systems – those with:

- Advanced primary care-centered clinical models
- Patient access/experience guarantees
- Market-leading unit costs
- Value-based payments tied to primary care-centered management

We then supplement each network with strong, independent primary care practices and targeted solutions such as virtual care and Centers of Excellence.

To ensure each local network meets our criteria, we ask:



Is it complete?



Does it consist of high-quality doctors?



Is it easy to use?



Does it provide accessibility?

## Broad, national network option

We utilize Cigna's<sup>1</sup> national networks for employers who wish to give employees a broad/national network choice for their more traditional plan designs.



Over **1MM**  
providers<sup>3</sup>

Over **6,300**  
facilities<sup>3</sup>

Cigna behavioral health network with approximately **160,000** mental health professionals and more than **16,600** mental health clinics<sup>4</sup>

Cigna LifeSOURCE  
Transplant Network<sup>®</sup>

Available Cigna networks include:  
PPO, OAP, and LocalPlus<sup>®</sup> (where available)

## Preferred PBM partnerships

Employers can use our preferred PBM partners to minimize waste and reduce their pharmacy costs, or bring their own. Centivo has partnered with innovative PBMs including Maxor National Pharmacy Services, Navitus Health Solutions, and WithMe Health to deliver a fully transparent PBM solution. With our preferred partners, you'll get a PBM that aligns with your economic and clinical interests better than the "spread pricing" model prevalent today. In addition, Centivo offers the Cigna PBM for a more traditional pharmacy solution. Alternatively, we can integrate with any PBM of your choosing.

Maxor  
NATIONAL PHARMACY SERVICES COMPANY



Interested in offering Centivo to your employees?  
Contact Centivo or your benefits advisor today.

<sup>1</sup> Centivo accesses three Cigna networks: the Cigna Open Access Plus (OAP) network for Shared Administration, the Cigna PPO network for Shared Administration, and the Cigna LocalPlus<sup>®</sup> network. The Cigna OAP, PPO and LocalPlus networks refer to the healthcare providers (doctors, hospitals, specialists) contracted as part of each network. Centivo is an independent company and not an affiliate of Cigna. Any Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name and other Cigna marks are owned by Cigna Intellectual Property, Inc.

<sup>2</sup> The Cigna PPO, OAP and LocalPlus<sup>®</sup> networks are not associated with the Centivo Reference-Based Reimbursement option.

<sup>3</sup> Cigna analysis as of 9/30/2019. Provider and facility data is related to the Cigna PPO and OAP networks. The LocalPlus<sup>®</sup> network is a narrow local network with fewer providers by region. Data is subject to change.

<sup>4</sup> Cigna analysis of actual number of mental health professionals and access points as of September 2019. Data is subject to change.

Centivo administers self-funded health plans for employers. We are not an insurance company.

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