

Introducing Centivo in the Northeast

An affordable, easy-to-use health plan solution

Centivo is a new type of health plan anchored around leading providers of value-based care. Centivo saves self-funded employers 15% or more compared to traditional insurance carriers and is easy to use for employers and employees.

Our mission

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

- Aim to provide good benefits, even while healthcare costs escalate
- Want to do right by their employees
- Are overloaded by technology & systems
- Need more transparency & predictability in costs

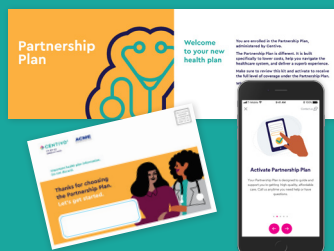


A health plan solution built specifically for self-funded employers

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:

Simple member experience

- Unique & traditional plan designs
- Proprietary member app/portal
- Open enrollment comms.
- Year-round communications



Network

- Pre-built local ACOs
- National network options
- Pharmacy

Plan administration

- Administer all plan types (including ancillary)
- Efficient claims processing
- Cost controls
- Hands-on member service
- Analytics
- Stop loss

Replace your current carrier or TPA with Centivo

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® network¹, all administered by Centivo.

	SAMPLE		
	Centivo Partnership Plan	PPO Plan	HDHP Plan
TYPICAL ACTUARIAL VALUE	85-92%	75-85%	65-75%
Network	CENTIVO®	Cigna	Cigna
PCP + referrals required	Yes	No	No
Deductible	None		
OOP Max	\$3,000/\$6,000		
PCP Visits	FREE	↑	↑
Urgent Care	\$100	Client choice	Client choice
Specialists	\$50		
Imaging	\$10/\$200		
Surgeries (O/P, I/P)	\$500/\$700		
Hospital	\$100	↓	↓
ER	\$200		
Rx	\$5/\$35/\$70/30%		

Note: Greater plan savings achieved through plan design modifications.

Here's how the Partnership Plan works:

- Members choose an advanced PCP**
 - Centivo recommends PCPs based on each member's preferences through our simple mobile app technology
- 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
- 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

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 primary care and specialty providers and targeted solutions such as virtual care and Centers of Excellence.

Our Northeast network includes:



¹ 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® 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.