ADVANCED RECOVERY SYSTEMS, LLC

2025 medical benefits

With Centivo, you have a choice of four plans with different network options so you can pick the plan that works best for you and your family.

Open Access PPO and Open Access HDHP plans

Open Access PPO Plan

- Lower deductible
- You'll pay a set copay for most care, before you meet your deductible

Open Access HDHP Plan

- Higher deductible
- You'll pay coinsurance, or 10% of cost, for care, once you meet your deductible

The doctors you can see

With the **Open Access PPO** and **Open Access HDHP** plans you have access to any doctors, hospitals or facilities in the U.S.

Your employer uses reference-based pricing to establish the payment amount for your care. You'll have a team of support specialists from **PERMA FAIR** to help you navigate any questions you have about claims or balance bills.

To avoid the possibility of a balance bill, see a provider in the **Centivo Network**. View the Centivo Network at ars.centivo.com.

Traditional PPO and Traditional HDHP plans

Traditional PPO Plan

- Lower deductible
- You'll pay a set copay for most care, before you meet your deductible

Traditional HDHP Plan

- Higher deductible
- You'll pay coinsurance, or 10% of cost, for care once you meet your deductible

The doctors you can see

Both the **Traditional PPO** and **Traditional HDHP** plans use the Cigna PPO Network.

- Access to healthcare providers across the U.S.
- Out-of-network care is available, but it will cost you more
- Emergency care is covered as in-network no matter where you are

View the Cigna provider directory at hcpdirectory.cigna.com. When asked to login/register, choose "Continue as guest", and when asked to select a plan, choose "PPO".*

*The Cigna site is provided and managed by Cigna and may include providers not available with your plan. Once your plan year begins, you'll have access to the provider directory specific to your plan via the Centivo member portal.

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Revised 7/2/25

Included with all plans

Virtual primary care

Virtual primary care through MDLIVE offers a convenient alternative to in-person primary care with an online, accessible, real-time primary care team. If at any time you need to be seen in person, your virtual primary care provider will guide you to quality, local in-person providers.

- Virtual appointments with no waiting rooms
- Trusted partner in your care
- Help with new concerns or ongoing issues
- Coordination with in-person doctors when needed

Information about how to sign up for virtual primary care will come with your welcome materials.

Pharmacy

Pharmacy benefits are provided by Express Scripts. Coverage is automatically included when you enroll in a medical plan. You'll have access to both retail and mail order pharmacy services.

Virtual urgent and behavioral health care

When your regular provider isn't available, you'll have 24/7 access to virtual urgent and behavioral health care through MDLIVE. This is an easy alternative to in-person urgent care for minor health concerns such as earaches, sore throats, sinus infections, prescriptions and more. You also get access to board-certified mental health professionals.

Easy-to-use app

Once your plan year begins, you'll create a Centivo account using your Centivo member ID, which is sent at the start of your plan year.* This gives you access to your plan information on our easy-to-use app or online at my.centivo.com:

- View or print your ID card
- Access your coverage details
- Search provider directories
- Send a message to Centivo Member Care
- And more

Getting started

You'll receive your Centivo member ID card at the start of your plan year, along with digital welcome materials that provide information about your network, virtual providers and more.

If you have questions about your plan, simply message Centivo Member Care through the app or my.centivo.com or call the number on the back of your Centivo ID card.

Your benefit highlight: Open Access plans

	Open Access PPO Plan In-network	Open Access HDHP In-network
Network	N/A	N/A
Primary care doctor selection required	No	No
Primary care referrals to specialists required	No	No
Deductible (individual/family)	$500 / $1,000	$2,000 / $4,000
Out-of-pocket max. (individual/family)	$4,000 / $8,000	$4,000 / $8,000
Preventive annual exam, vaccinations and screenings	FREE	FREE
Primary care (includes pediatricians)	$30 copay	10%*
Virtual primary care with MDLIVE	$10 copay	FREE*
Specialist	$55 copay	10%*
Behavioral health	FREE	10%*
Basic imaging (such as X-rays)	FREE	10%*
Advanced imaging (such as MRIs & PET scans)	$150 copay	10%*
Outpatient surgery	30%*	10%*
Inpatient surgery	30%*	10%*
Virtual urgent care with MDLIVE	$10 copay	FREE*
Virtual behavioral health care with MDLIVE	$10 copay	FREE*
Urgent care	$60 copay	10%*
Emergency room	$350 copay	10%*

* After you meet your deductible.

Prescription coverage by Express Scripts

	Retail (up to 30-day supply) / mail order (90-day supply)	Retail (up to 30-day supply) / mail order (90-day supply)
Deductible	None	Combined with medical
Generic – Tier 1**	$15 / $38 copay	10%* / 10%*
Preferred brand – Tier 2	$50 / $125 copay	10%* / 10%*
Non-preferred brand – Tier 3	$80 / $200 copay	10%* / 10%*

* After you meet your deductible.

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

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. Coinsurance for these plans are 10%, 30% or 50%, depending on the plan.
Out-of-pocket maximum: The most you'll pay for any covered healthcare and pharmacy expenses during the plan year.

To learn more, contact your HR department.

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This document provides an overview of the plan offering. Information is not a complete description of benefits.

Your benefit highlight: Traditional plans

	Traditional PPO Plan		Traditional HDHP	
	In-network	Out-of-network	In-network	Out-of-network
Network	Cigna PPO	N/A	Cigna PPO	N/A
Primary care doctor selection required	No	No	No	No
Primary care referrals to specialists required	No	No	No	No
Deductible (individual/family)	$1,500 / $3,000	$4,500 / $9,000	$3,000 / $6,000	$5,000 / $10,000
Out-of-pocket max. (individual/family)	$5,000 / $10,000	$11,000 / $22,000	$5,000 / $10,000	$10,000 / $20,000
Preventive annual exam, vaccinations and screenings	FREE	50%*	FREE	50%*
Primary care (includes pediatricians)	$30 copay	50%*	10%*	50%*
Virtual Primary Care	$10 copay	N/A	FREE*	50%*
Specialist	$55 copay	50%*	10%*	50%*
Behavioral health	FREE	50%*	10%*	50%*
Basic imaging (such as X-rays)	FREE	50%*	10%*	50%*
Advanced imaging (such as MRIs & PET scans)	$250 copay	50%*	10%*	50%*
Outpatient surgery	30%*	50%*	10%*	50%*
Inpatient surgery	30%*	50%*	10%*	50%*
Virtual urgent care with MDLIVE	$10 copay	N/A	FREE*	N/A
Virtual behavioral health care with MDLIVE	$10 copay	N/A	FREE*	N/A
Urgent care	$60 copay	50%*	10%*	50%*
Emergency room	$350 copay	$350 copay	10%*	10%*

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