PWGA
Pension & Health Plans
YOUR TRUSTED GUIDE

Welcome to the WGA East Webinar!

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Who's Here Today?

PWGA Team

- Jim Hedges
  CEO
- Willard Woods
  COO

Our Partners

- **Centivo**
  John Watson *Director, Marketing Communications*
  Elle Koagedal *SVP National Accounts*
- **Budgie Health**
  Jillian Damaris *Head of Customer Success*

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What's New for 2027?

Beginning January 1, 2027, you will have the option to choose a medical plant between :

Anthem PPO Plan
Centivo Plan

Existing

Anthem PPO Plan

- ✓ Same great benefits as you have now

or

New

Centivo Plan

- ✓ Narrow network in the East Coast region that includes:
  - ❖ Nuvance/Northwell Health (CT/NY)
  - ❖ Mount Sinai (NY)
  - ❖ Summit Health (NY/NJ/CT)
  - ❖ Atlantic Health (NJ)
  - ❖ RWJB (NJ)
- ✓ Offers lower premiums
- ✓ No coinsurance
- ✓ No deductible for in-network care
- ✓ Free primary care visits
- ✓ Centivo is not an option for Medicare age certified retirees - they will stay with Anthem

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What's New for 2027?

Open Enrollment is from November 11, 2026 thru December 15, 2026

Can you help me decide what's best for me?	We partnered with Budgie to help you make the right decision. You will be able to compare Anthem PPO Plan and Centivo Plan side-by-side to find your perfect fit.
Where can I ask my questions?	Multiple options will be available to you through online tools (Budgie, Centivo, website FAQ's), live events (health fairs, webinars), and personal support from Centivo or PWGA staff via phone, Zoom, or in-person. PWGA is staffing up on phone support.
Great! I am ready to enroll.	You can make your selection this fall during Open Enrollment on **MyPlans** (myplans.wgaplans.org). Easy to sign up, make your selection, and set up autopay for seamless premium payments.

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Open Enrollment Resources

Open Enrollment is from November 11 - December 15

- You will have several resources available to support your 2027 health plan selection
- **The PWGA Open Enrollment Tool is the only resource required to complete enrollment**
  - All other resources are optional and intended to help inform your decision

Required for 2027 Enrollment*:

PWGA Open Enrollment Tool
Available starting 11/11/26

- Accessible through the PWGA website
- **All members will need to use this tool to:**
  - Select a medical plan Anthem PPO
  - Elect any dependents to cover
  - Set up autopay for quarterly premiums
  - Review/confirm other benefit details (Dental, Vision, Life & Disability, etc)

Optional Educational Resources:

Budgie Health
Available now; embedded in PWGA Open Enrollment Tool

- Personalized plan recommendations
- Review Anthem options
- Ask questions through chat or live support

Registration / Login My Plans
Available now; QR code included in today's presentation

- Check provider participation
- Verify ZIP code eligibility
- Learn how the Centivo model works

2027 Health Plan FAQs
Available now; hosted on PWGA website and updated regularly

- Includes details on Open Enrollment, plan options, benefit changes, and commonly asked questions
- You must register for MyPlans on the website in order to perform online Open Enrollment

*If you do not choose a medical plan, you will be defaulted into the Anthem plan with the same coverage level you have today (individual, individual + 1, or individual + family)

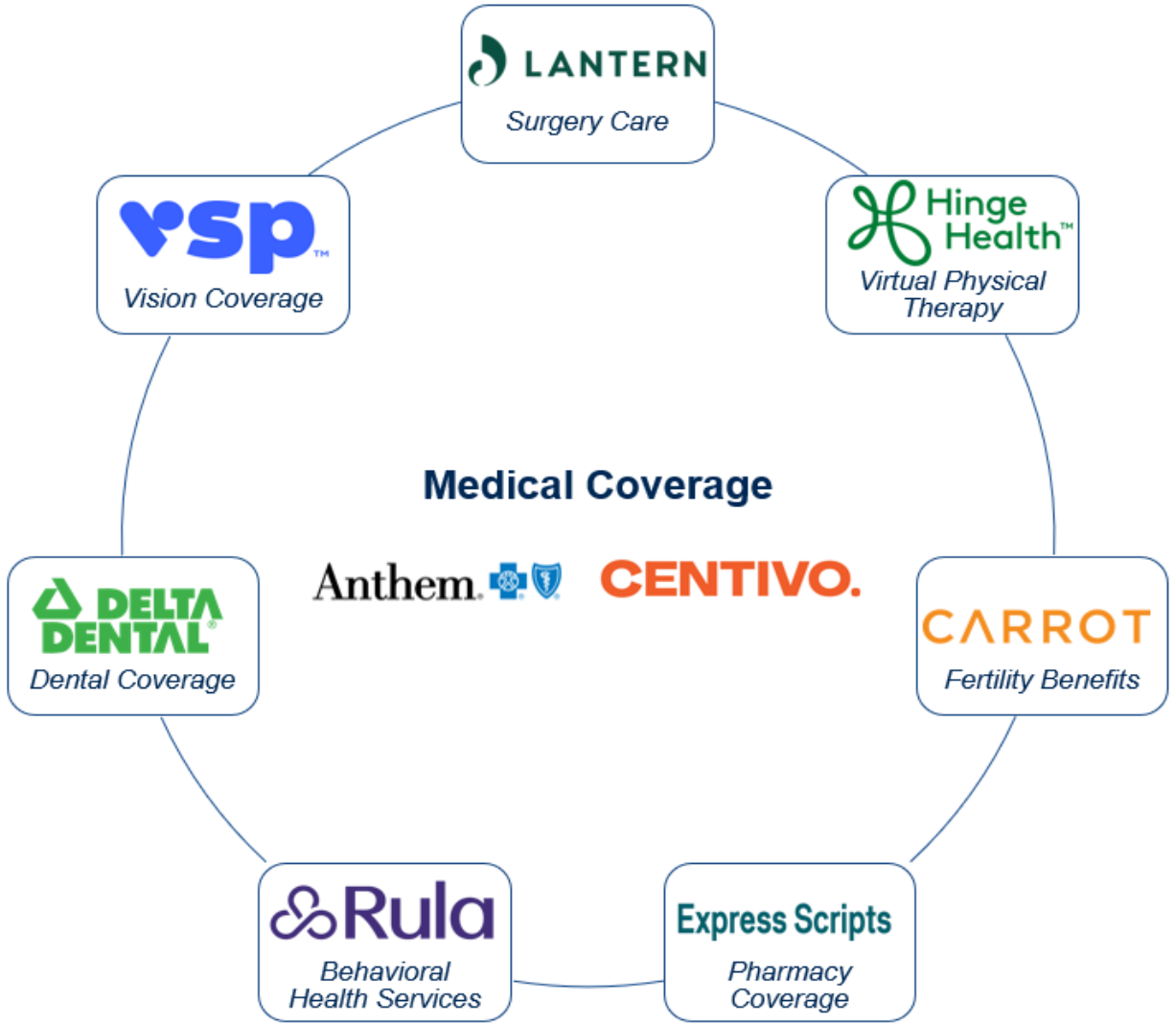
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Medical Coverage Ecosystem

Medical Coverage Ecosystem

Members will have access to the following benefits regardless of which medical plan they choose (Anthem PPO Plan or Centivo Plan):

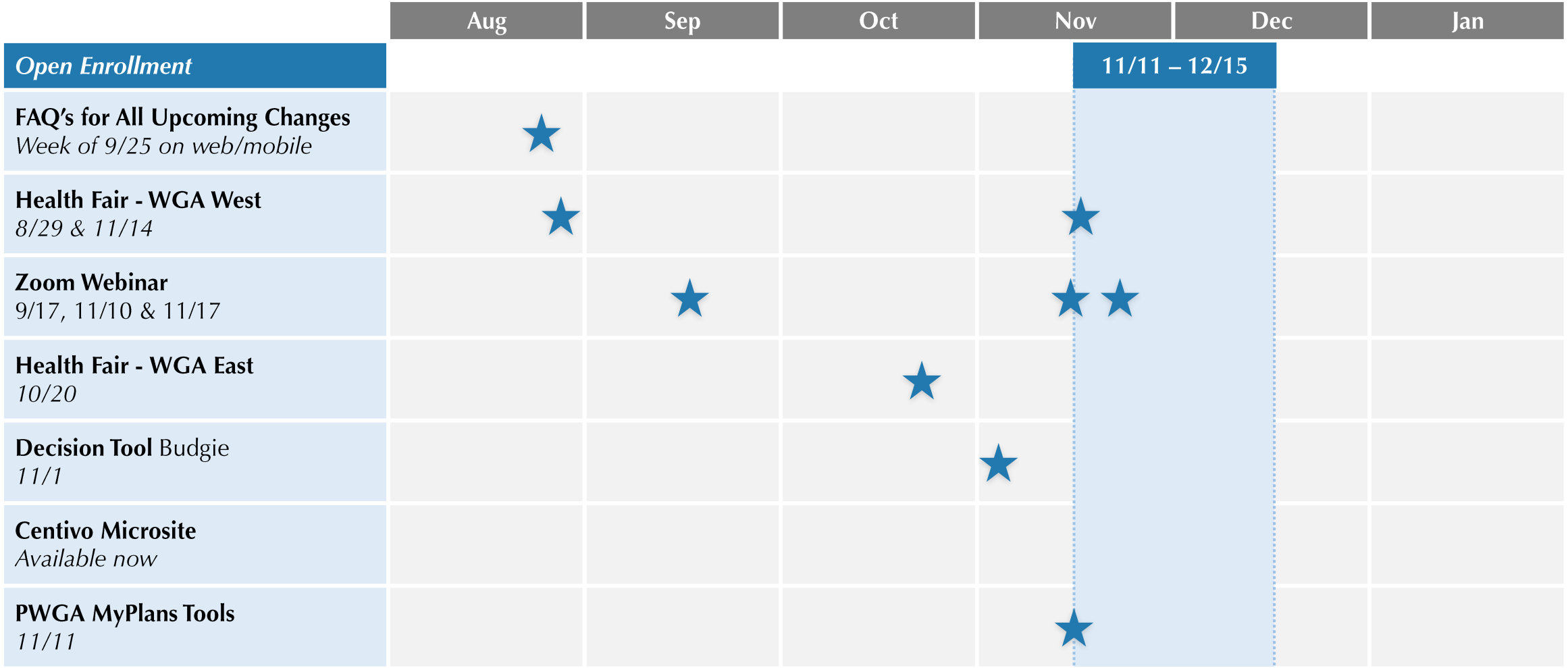
- **Lantern:** A nationwide network of high-quality surgeons and surgical facilities, with eligible procedures available at no cost to members.
- **Hinge Health:** Personalized digital physical therapy and exercise programs to help relieve back, muscle, and joint pain.
- **Carrot:** Comprehensive support for family-building and reproductive health needs.
- **Express Scripts (ESI):** Pharmacy benefit coverage with tools, resources, and support to help members manage prescriptions and make informed medication decisions.
- **Rula:** Convenient access to a nationwide network of licensed therapists and psychiatric providers for high-quality mental health care.
- **Delta Dental:** Robust dental coverage, providing access to a broad network of dental providers and preventive, basic, and major dental services.
- **VSP:** A nationwide network of eye care and eyewear providers.



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2026 Open Enrollment Calendar

Open enrollment is November 11, 2026 through December 15, 2026



Note: More communications to come and all members will be notified when available

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2027 Medical Benefits Overview

For Producer Writers Guild-Industry Health Fund

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CENTIVO

Welcome to a new kind of health plan

Centivo was founded to make high-quality healthcare more affordable and easier to navigate. Today, we provide health plans to people and families nationwide, including at some of the country's most recognized companies.

As your health plan administrator, Centivo helps you understand your benefits, manage your plan and get support when you need it.



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CENTIVO

Protecting your health. And your wallet.

Low, predictable costs and high-quality care



FREE primary care



No deductible



Predictable copays



High-quality providers



Centivo Care virtual primary care

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CENTIVO

A better kind of health plan with a doctor by your side

The Centivo Plan is built around a simple idea: **better primary care leads to better healthcare**.

Research shows that people with an ongoing primary care relationship get more preventive care, avoid unnecessary tests and procedures, and have fewer ER visits—leading to better care and lower costs.

Your primary care doctor helps you:

- Stay on top of your health
- Identify and manage health concerns
- Coordinate your care
- Connect with the right specialists
- Navigate healthcare system more easily
- Keep costs lower



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PLAN OVERVIEW

How the plan works

- Select a primary care doctor for everyone covered on your plan (activate).

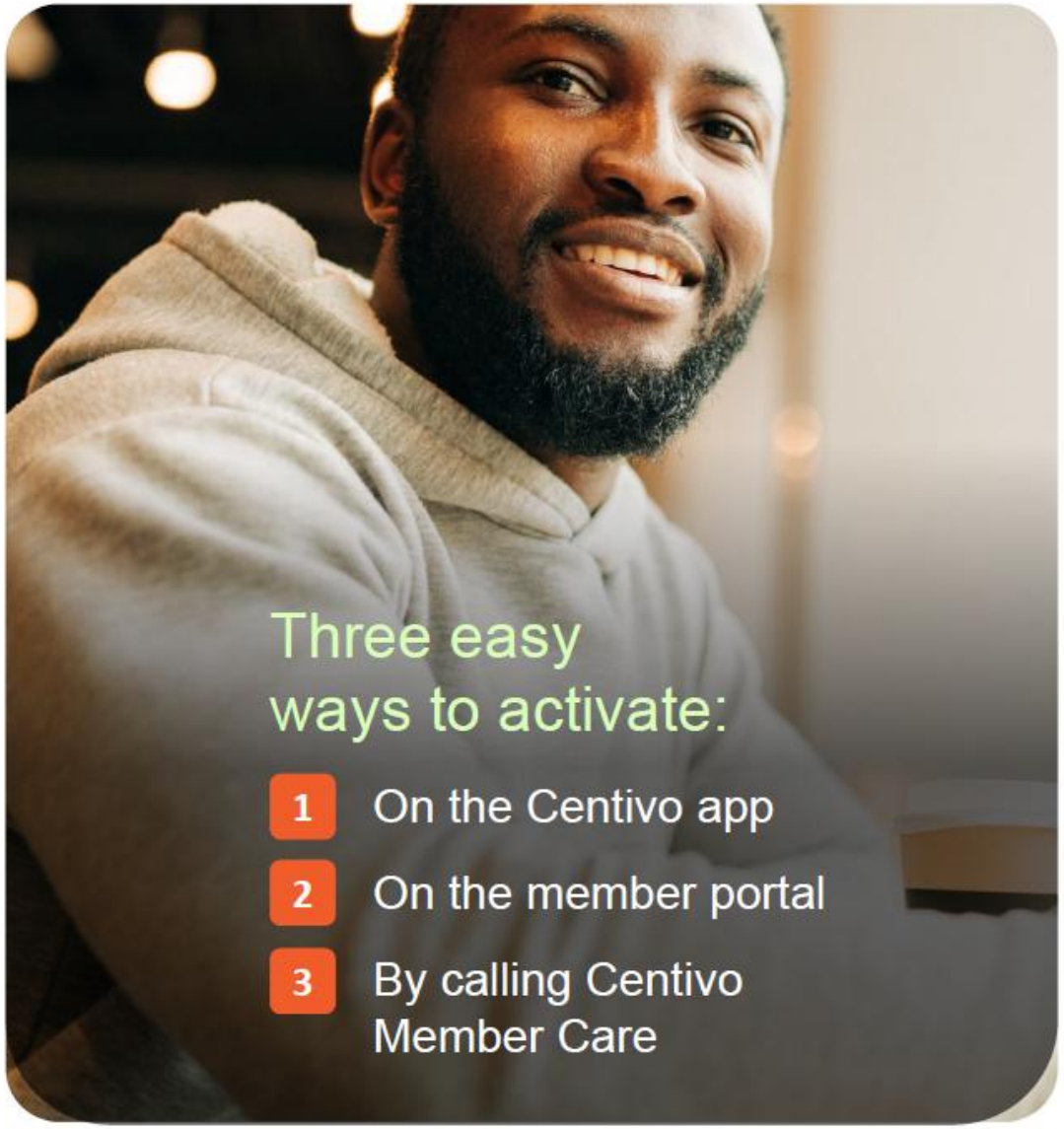
  All covered members need to activate, including dependents (you can change at any time, just let Centivo know)

  Choose from the primary care providers in the Centivo Network, including:

  - Pediatricians for children
  - Centivo Care virtual primary care for members 18+

- See your primary care doctor first for any care needs

- Stay in-network for the most cost savings



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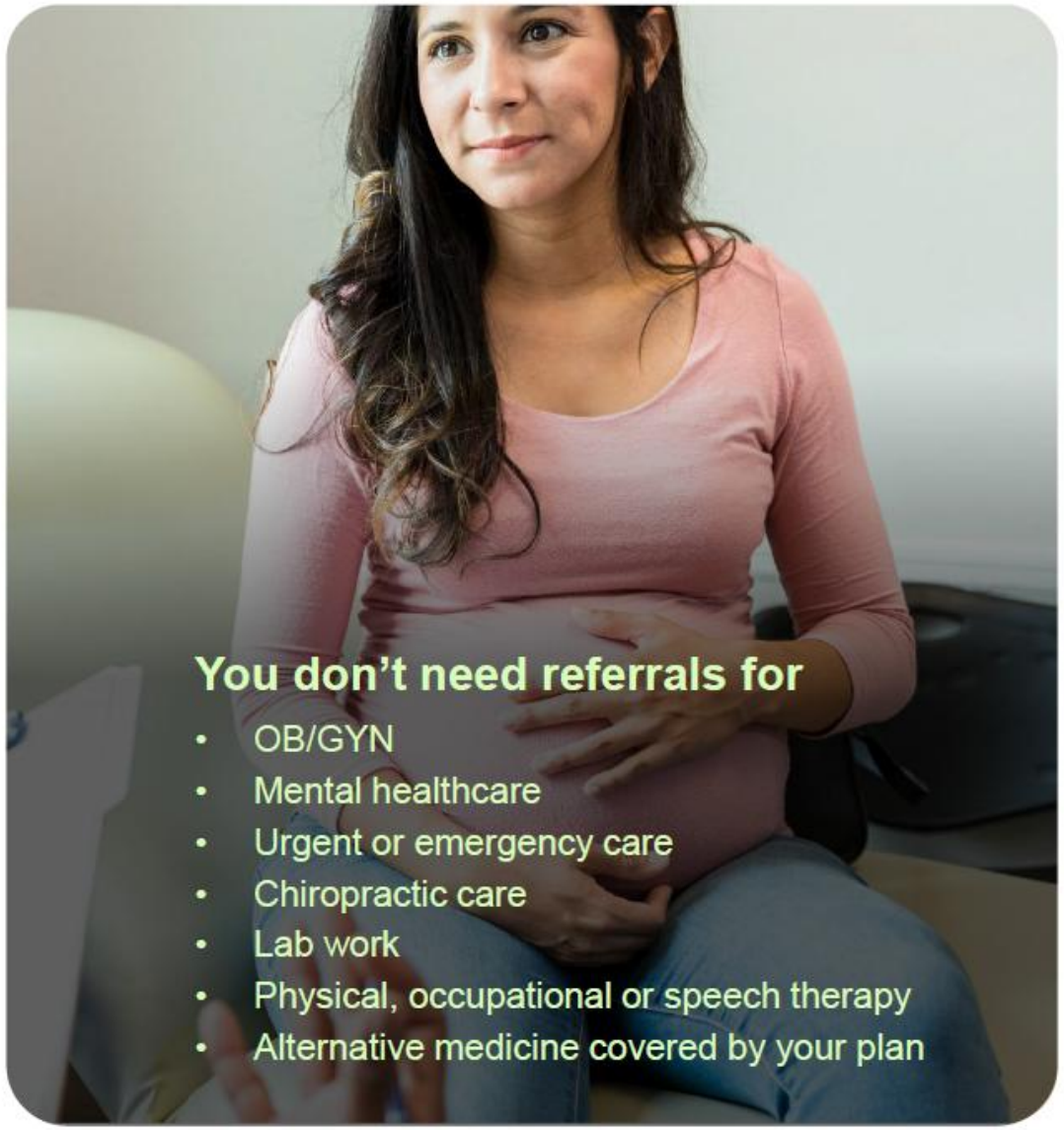
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PLAN OVERVIEW

Guided care for a better experience

For most specialist visits, you'll start with a referral from your primary care doctor.

- Your primary care doctor will submit the referral on your behalf.
- Referrals are automatically approved
- Once the referral shows in the Centivo app, schedule your specialist appointment
- Referrals are good for a full year.



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PLAN OVERVIEW

Sound too good to be true?

Here's how it works:

1. Better care starts with primary care

Your primary care doctor gets to know you, helps manage your health and connects you with the right care when you need it—helping you get the right care at the right time and keep costs lower. **You can even choose virtual primary care for added convenience, including Centivo Care, our virtual primary care practice.**

2. We partner directly with local providers

Centivo partners directly with carefully selected doctors and health systems to negotiate lower rates, giving you access to high-quality care from recognizable providers at lower costs.



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PROVIDERS AVAILABLE TO YOU

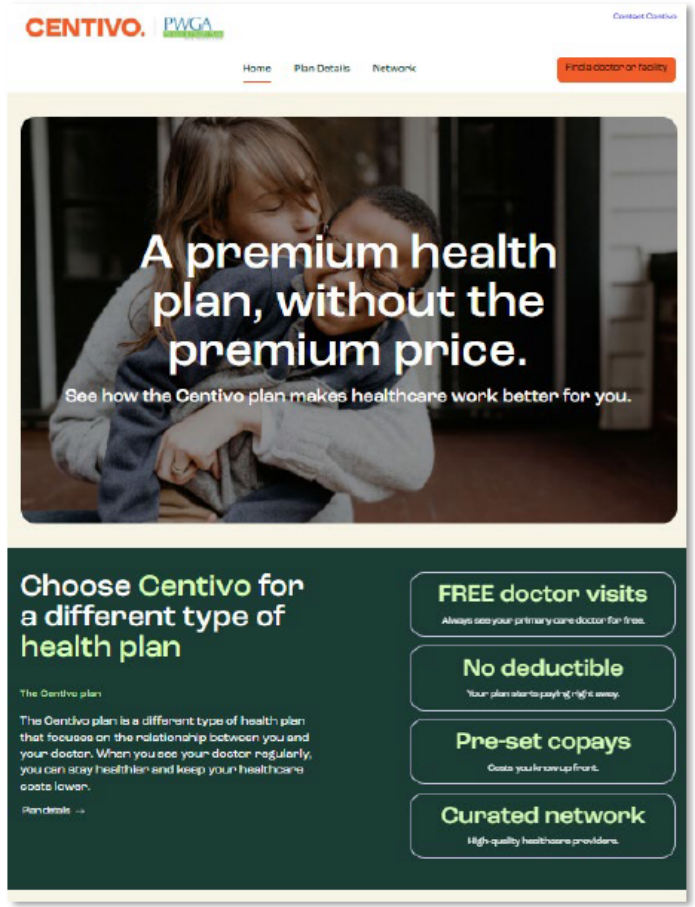
Care from providers you know

Centivo partners directly with carefully selected local doctors and health systems. These partnerships help us offer access to high-quality care at lower negotiated rates.

In your area, this includes:

Northwell Health
Nuvance Health
Mount Sinai
Summit Health

Scan or visit pwga.centivo.com to search the network. You'll recognize many providers

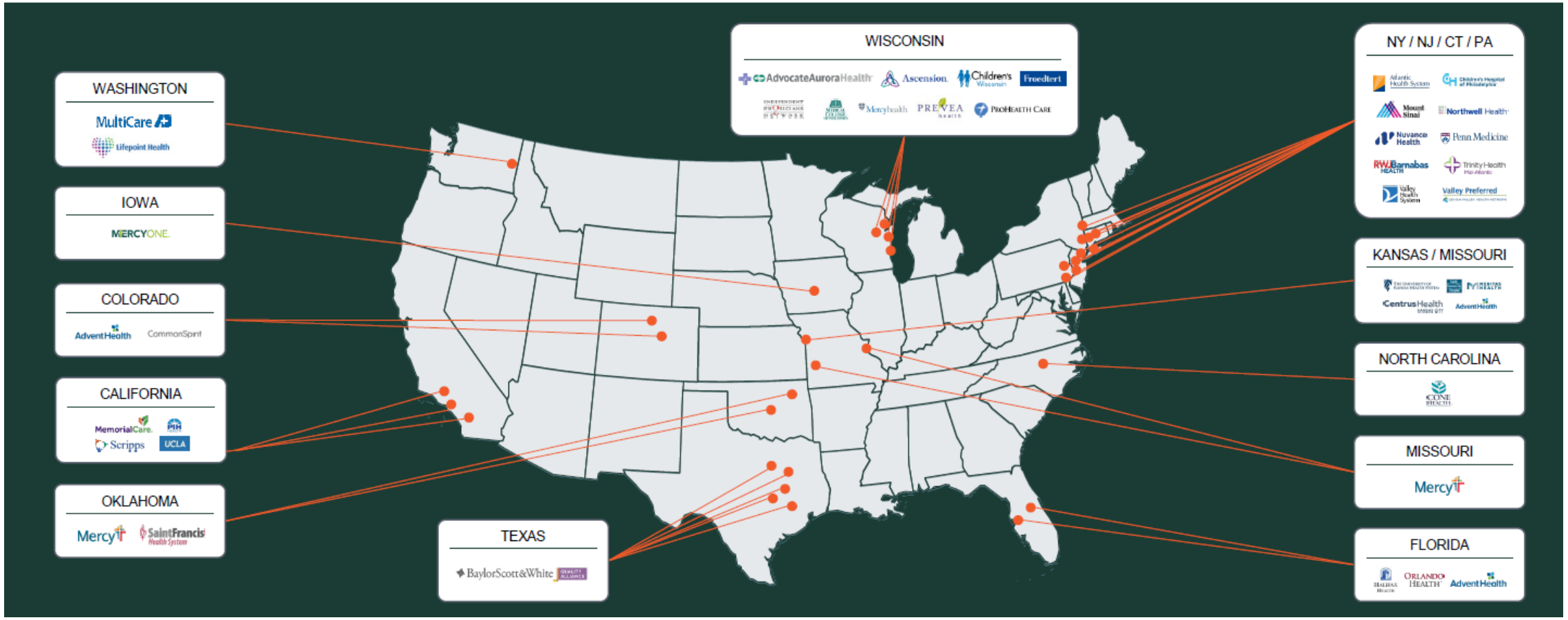


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PROVIDERS AVAILABLE TO YOU

The Centivo Network extends beyond Southern CA



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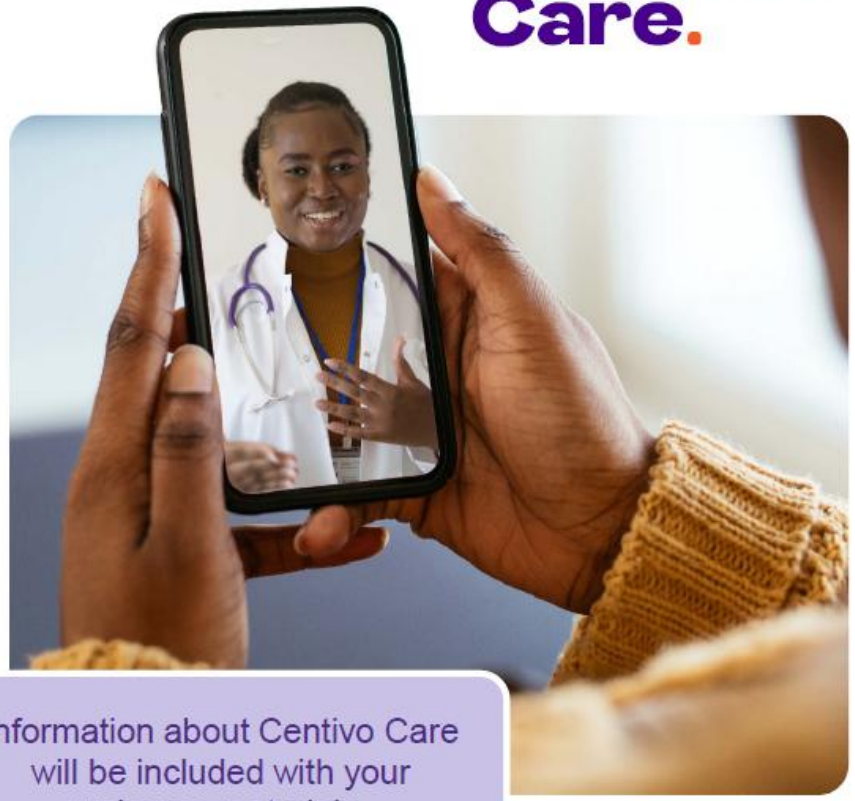
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Centivo Care

A convenient alternative to in-person primary care from a team that gets to know you.

- **FREE same- or next-day appointments**
- Dedicated primary care and behavioral health teams that get to know you and your needs
- Annual preventive screenings, care for new concerns, ongoing issues, medication refills and more
- Coordination with local, in-network providers when you need in-person care like lab work or a specialist visit
- Available to you and covered family members who are 18+
- Choose Centivo Care as your designated primary care provider when your plan year begins
- Available Monday to Friday from 9 am-8 pm ET

CENTIVO Care.



Information about Centivo Care will be included with your welcome materials.

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Coverage and cost highlights

	Centivo Plan	
	In-network	Out-of-network
Network	Centivo	N/A
Primary care doctor selection required	Yes	No
Primary care referrals to specialists required	Yes, with exceptions*	No
Deductible (individual/family)	None	$500 / $1,500
Out-of-pocket max. (individual/family)	$2,000 / $4,000	$20,000 per person
Primary care (includes pediatricians)	FREE	40% coinsurance**
Centivo Care virtual primary care	FREE	N/A
Specialist	$25 copay	40% coinsurance**
Behavioral health	$25 copay	40% coinsurance**
Basic imaging (such as X-rays)	$10 copay	40% coinsurance**
Advanced imaging (such as MRIs & PET scans)	$150 copay	40% coinsurance**
Surgery (Outpatient / Inpatient)	$250 / $400 copay	40% coinsurance**
Inpatient stay	$600 copay	40% coinsurance**
Telemedicine (urgent care/behavioral health)	FREE	40% coinsurance**
Urgent care (covered as in-network when away from home)	$75 copay	40% coinsurance**
Emergency room (covered as in-network no matter where you are)	$300 copay	$300 copay

* If you don't visit your designated primary care doctor for care or get a referral for specialist visits, your care will be covered as out-of-network. No referral needed for OB/GYN, behavioral health, urgent, emergency or chiropractic care, lab work, physical, occupational or speech therapy.
** After you meet your deductible.

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AUTOMATICALLY INCLUDED WITH THE CENTIVO PLAN

Prescription coverage by Express Scripts

Pharmacy benefits are provided by Express Scripts giving you access to a nationwide network of pharmacies.

Specialty drugs are available through Express Scripts Accredo. If you enroll in the SaveOnSP program, eligible specialty medications are available at a $0 copay.

Prescription coverage by Express Scripts	**Retail (up to 30-day supply)/mail order (90-day supply)**
Generic – Tier 1+	$10 copay / $20 copay
Preferred brand – Tier 2	$25 copay /$50 copay
Non-preferred brand – Tier 3	$50 copay / $100 copay
Specialty – Tier 4 (30-day supply only)	$0 copay if you enroll in SaveOnSP program.++

+ 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.
++ For specialty drugs not covered by SaveOnSP, applicable drug copay will apply. Specialty drugs must be ordered through Express Scripts Accredo

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EXAMPLES OF OUT-OF-POCKET COSTS

Cost scenarios

Knee surgery

1 primary care visit	$0
1 MRI	$150
2 specialist office visits	$50
Outpatient surgery	$250
6 PT visits	$150
2 generic Rx (retail, 30-day supply)	$20
Out-of-pocket cost	**$620**

Pregnancy

1 primary care visit	$0
6 Ultrasounds	$60
2 specialist office visits	$50
8 sets lab work	$80
Caesarean delivery and hospital stay	$600
Out-of-pocket cost	**$790**

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PLAN CONSIDERATIONS

The Centivo Plan can mean significant savings. Is it right for you?



Shawn

Wants to keep the doctors he knows

Already sees doctors who are in the Centivo Network and likes knowing he can keep the care he knows while spending less.



Miles

Wants a doctor who knows him

Usually turns to urgent care when he needs care but likes the idea of having a primary care doctor who knows him and helps guide his care.



Sarah

Open to switching doctors

Is willing to switch to a doctor in the Centivo Network in exchange for more predictable and much lower healthcare costs.



Jen

Wants predictable costs for her family

Covers four children and likes knowing she can take them to their pediatrician for checkups or when they're sick, as often as needed, for free.

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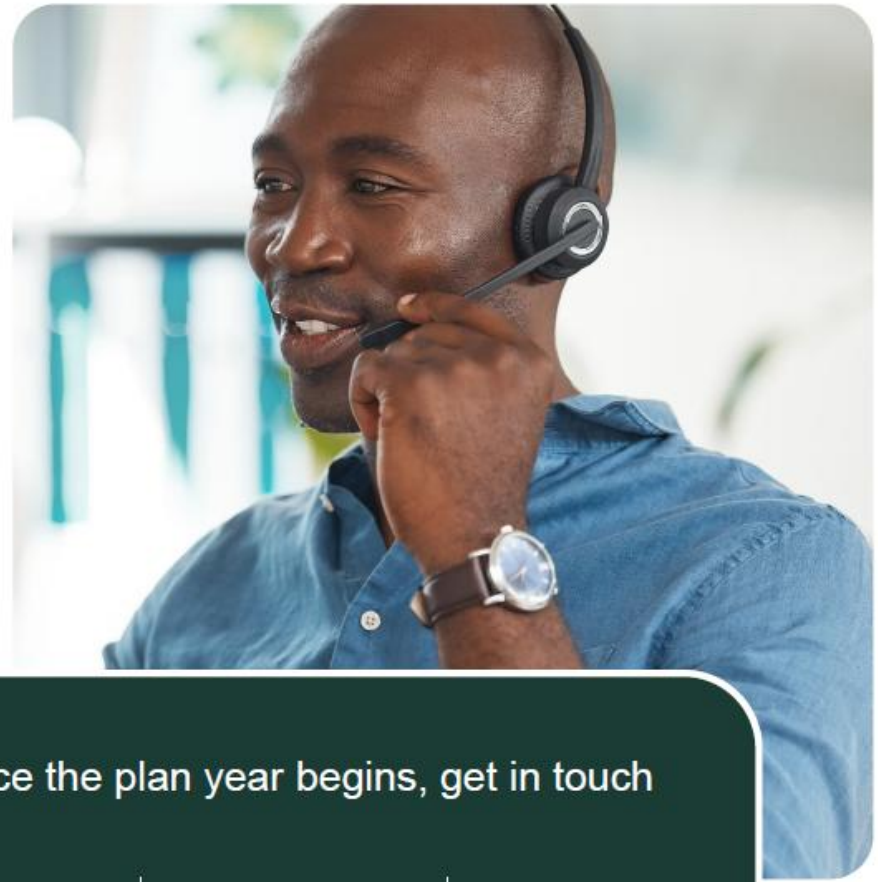
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Centivo Member Care

Centivo Member Care is available Monday through Friday from 5 am-5 pm at **855-302-9522**.

Get assistance with:

- Questions about Centivo
- How the Centivo Plan works
- Finding a provider
- Coverage for you and your family
- And more



Once the plan year begins, get in touch

On the Centivo app	On the member portal	By calling the number on your ID card

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CENTIVO

Welcome to a new kind of health plan.

Have questions? Let's talk.

Visit **pwga.centivo.com** or call us at **855-302-9522.**

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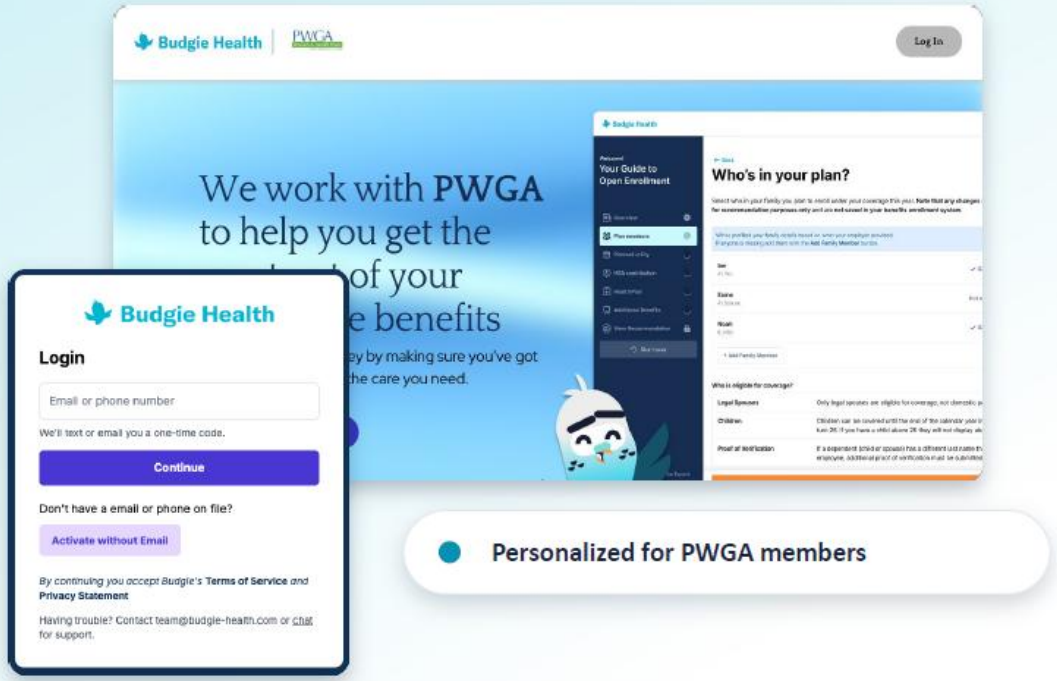
Budgie Tool

Budgie Health

PWGA WEBINAR

Decision support tool available to eligible members, backed by real data.

Budgie provides PWGA members with a decision support tool that offers education on available benefits to help members make better benefits decisions.



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Budgie Tool

GETTING STARTED

How to use Budgie

1

Visit your link

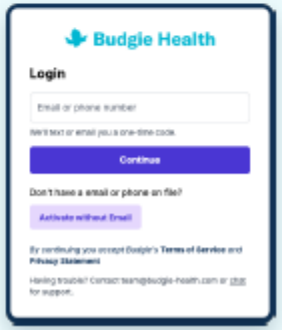
Go to budgie-health.com/pwga



2

Log in securely

Your account is already set up. Verify by email or phone with a one-time passcode.



3

Make any adjustments

Connect your data and see your personalized benefits.



Appendix

Virtual urgent and behavioral health care through MD Live

- Easy, low-cost alternative to in-person urgent care for simple health concerns like earaches, sore throats, sinus infections, colds, flu, allergies and others
- Access to behavioral health professionals for help with depression, anxiety and more
- Great option for after-hours care or care when traveling
- Visit virtually from your home, at work or on-the-go, 24/7
- All visits are FREE



Centivo Care = ongoing virtual primary care with dedicated team

MD Live = virtual urgent care + behavioral health

PROVIDERS AVAILABLE TO YOU

Virtual behavioral health providers in the Centivo Network

array

Array provides virtual psychiatry, behavioral and mental health talk therapy, and medication management services for ages 5+.

EVERNORTH HEALTH SERVICES

Evernorth provides virtual and in-person therapy for individuals, adults, couples and families.

MM

Mind & Match is a service to help you find the best therapist for your specific needs. Available to ages 18+.

LifeStance HEALTH

LifeStance provides virtual and in-person mental health services including therapy and psychiatry. Available to all ages.

Rula

Rula offers talk therapy nationwide, and psychiatric care in most states. Available for ages 5+.

Talkiatry

Talkiatry provides psychiatry and medication management services for ages 5+.

tava

Tava Health provides skilled therapists both virtually and in person for ages 13+.

PROVIDERS AVAILABLE TO YOU

Additional Centivo Network providers

Physical and occupational therapy

ASHCare

Lab services

labcorp

Quest Diagnostics

Virtual orthopedic services

UPSWING HEALTH

Durable Medical Equipment (DME) including mail order

Aeroflow Health

edgepark

ConnectDME

Speech and language therapy

GREAT SPEECH

Dialysis

DaVita Kidney Care

PROVIDERS AVAILABLE TO YOU

More ways to support your health

LANTERN

Rula

Hinge Health™

DELTA DENTAL®

vsp™ vision care

Express Scripts By EVERNORTH

PLAN CONSIDERATIONS

How does it work when I travel?

- **Emergency care** is covered at in-network rates no matter where you are.
- **Urgent care** is covered at in-network rates when you're outside the Centivo service area.
- You can access **MD Live** for virtual urgent care.
- Your **primary care doctor** may offer virtual visits.

Note: If you're out of the country, you'll need to pay for your care and submit a claim when you're back home. Be sure to get a detailed receipt about the services you received and the costs, then contact Member Care for help.



PLAN CONSIDERATIONS

What if I have a dependent who lives away from home?

If your dependent lives in a different location, they can:

- Choose Centivo Care if they are 18+
- Pick an in-person primary care doctor in their home geography that offers virtual visits.
- If they live in an area covered by the Centivo Network, they can choose a primary care doctor near them and see in-network specialists when needed.
- Use telemedicine for non-urgent care needs.
- Most colleges offer on-site medical care. Your enrolled dependent may consider using the school's student health services for most/all care.

