2027 Medical Benefits Overview

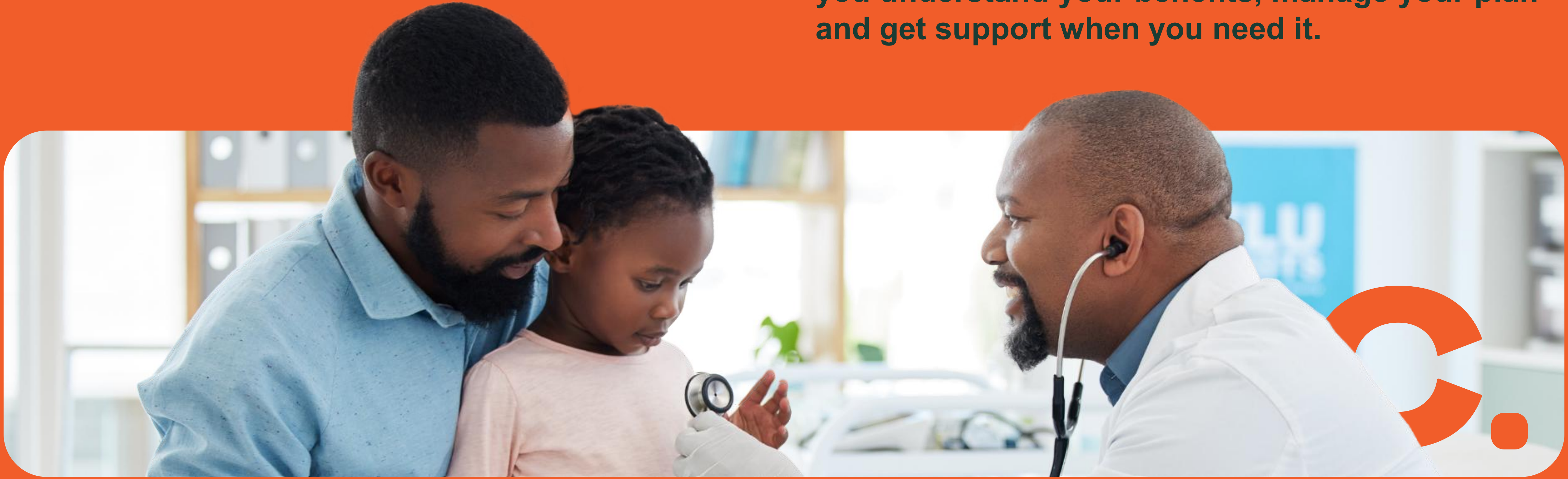
For Producer Writers Guild-Industry Health Fund

August 2026

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.



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

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

PLAN OVERVIEW

How the plan works

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

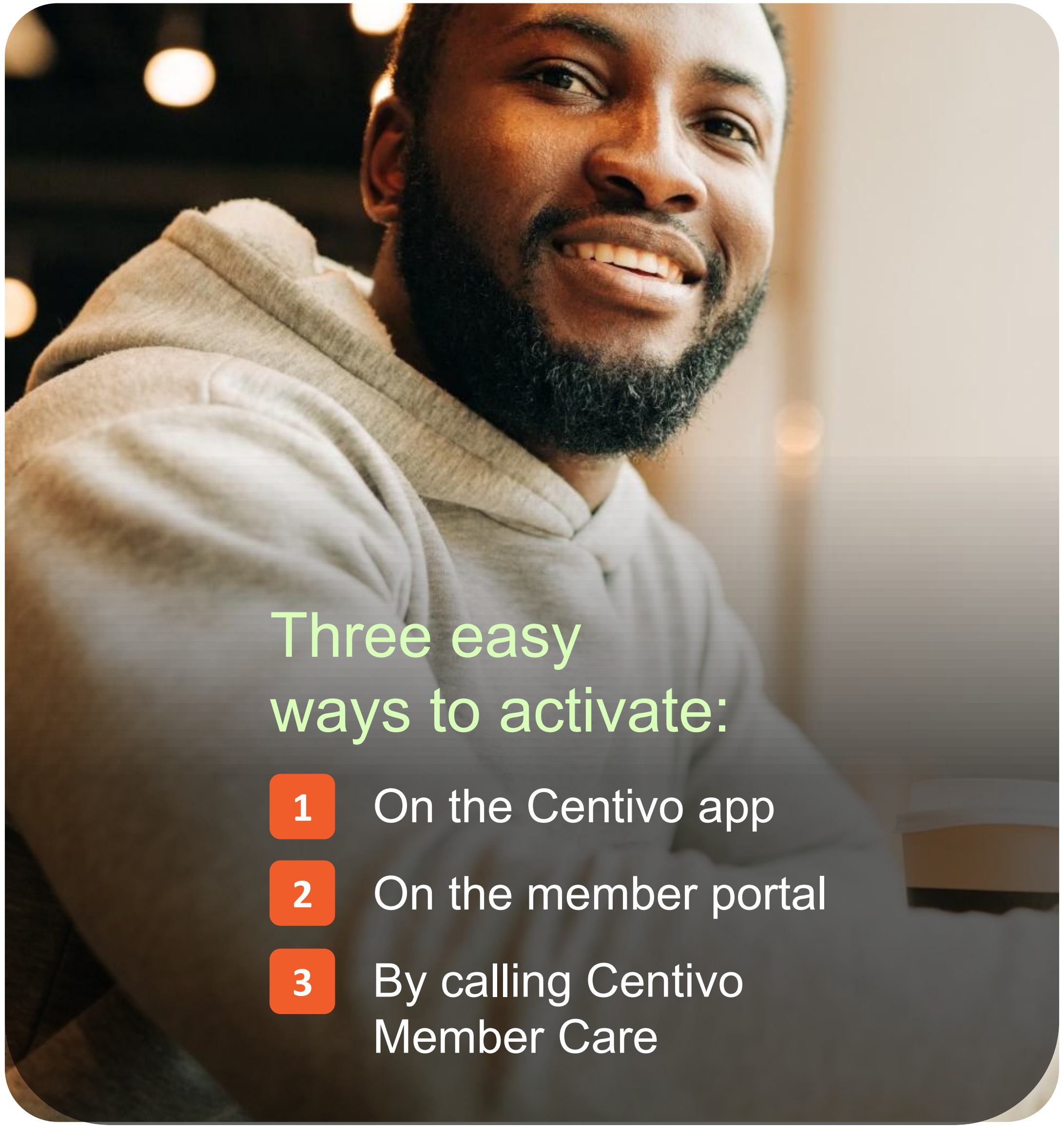
All covered members need to activate, including dependents (you can change at any time, just let Centivo know)

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

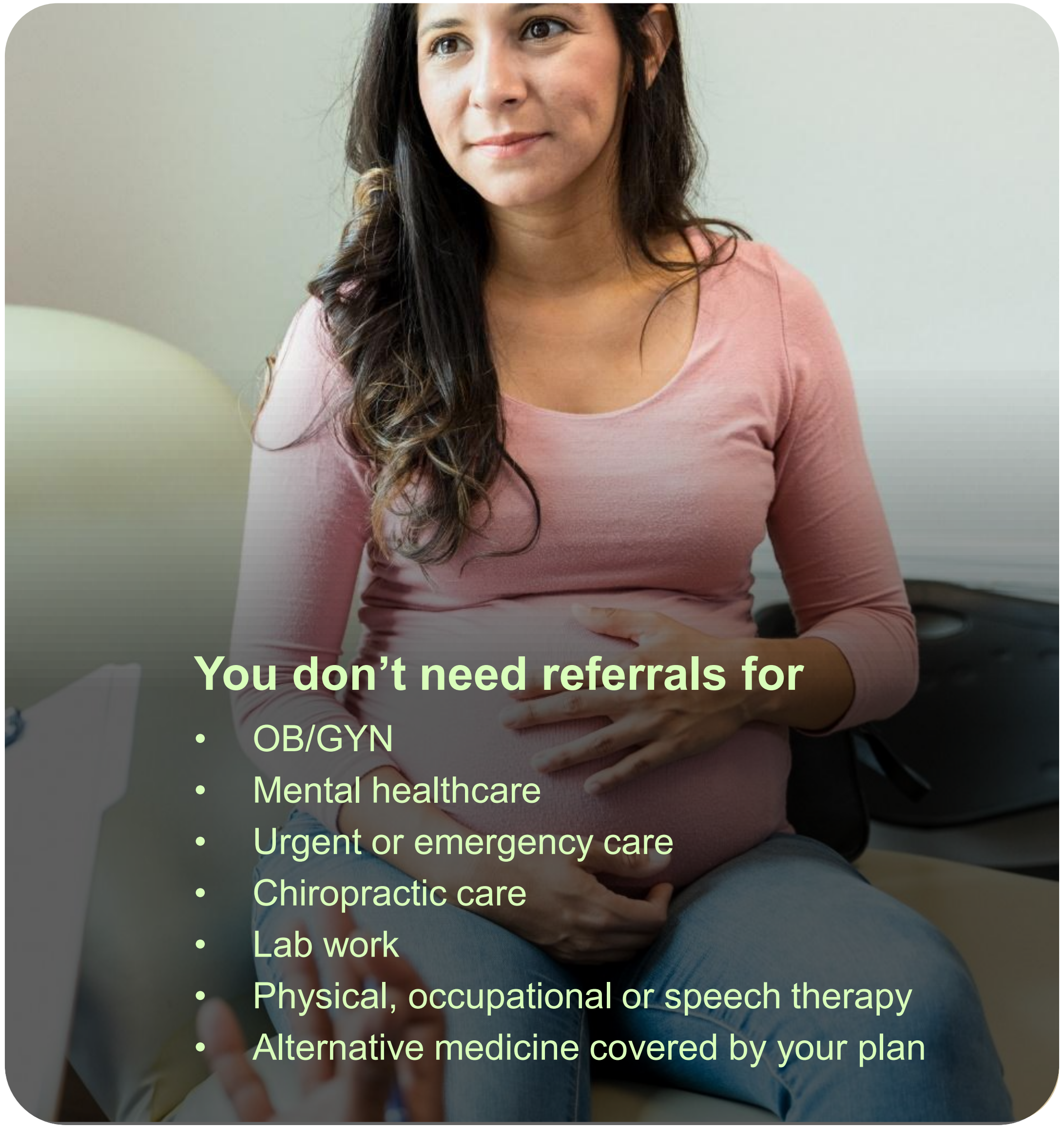


PLAN OVERVIEW

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.



You don't need referrals for

- OB/GYN
- Mental healthcare
- Urgent or emergency care
- Chiropractic care
- Lab work
- Physical, occupational or speech therapy
- Alternative medicine covered by your plan

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.

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.

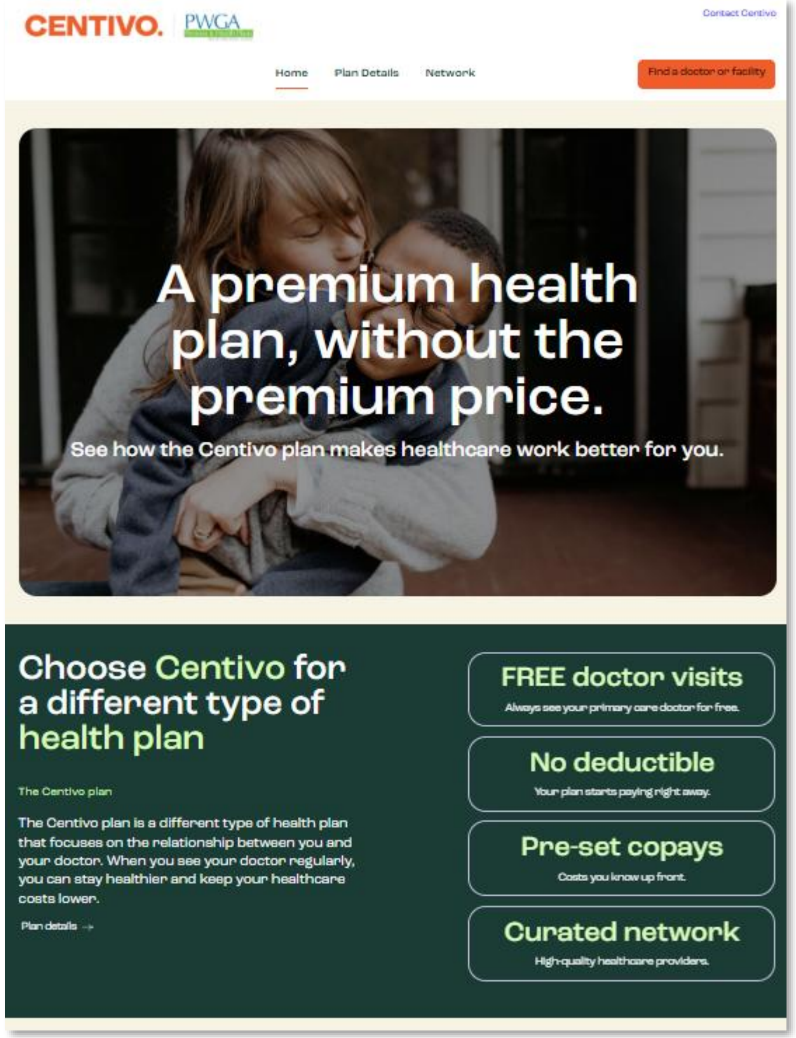
In your area, this includes:

UCLA Health

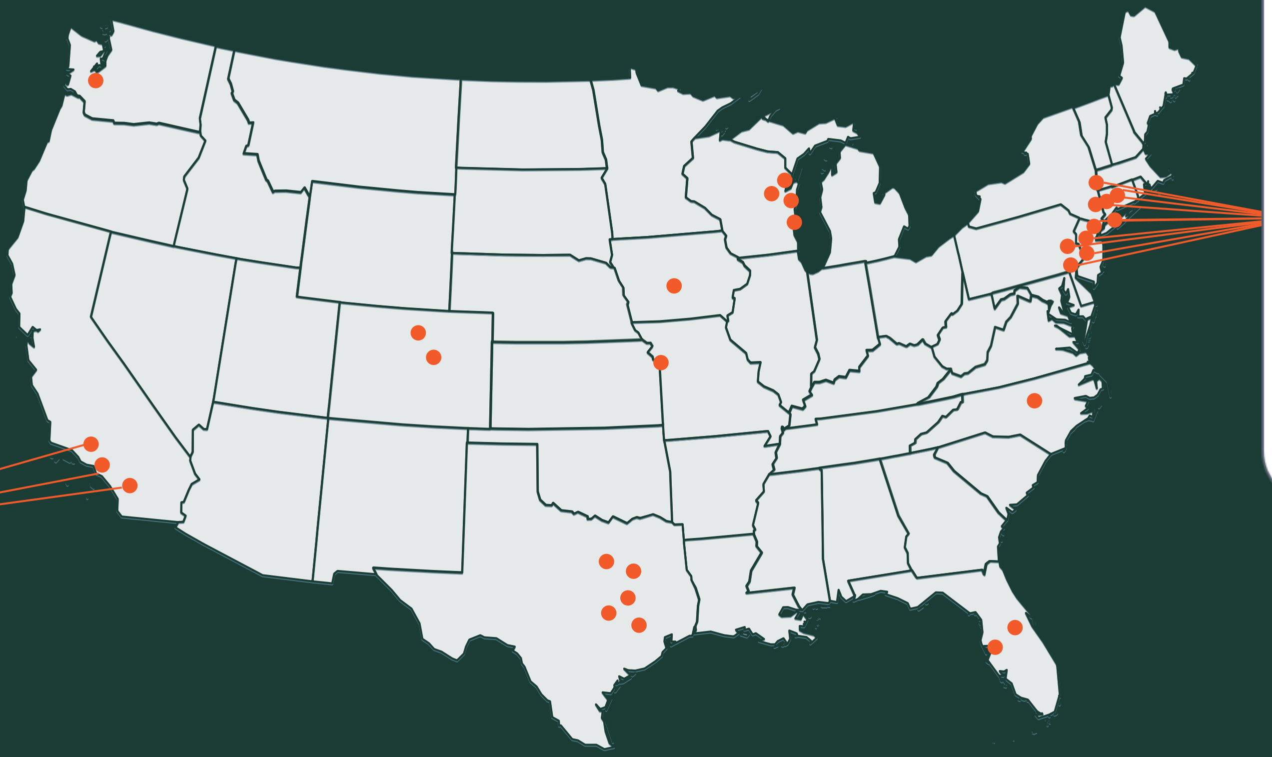
MemorialCare

PIH HEALTH

Visit pwga.centivo.com to search the Centivo Network. You'll recognize many providers from The Industry Health Network you use today.



CENTIVO NETWORK FOOTPRINT



CALIFORNIA

- UCLA Health
- MemorialCare
- PIH Health
- Scripps

NY / NJ / CT / PA

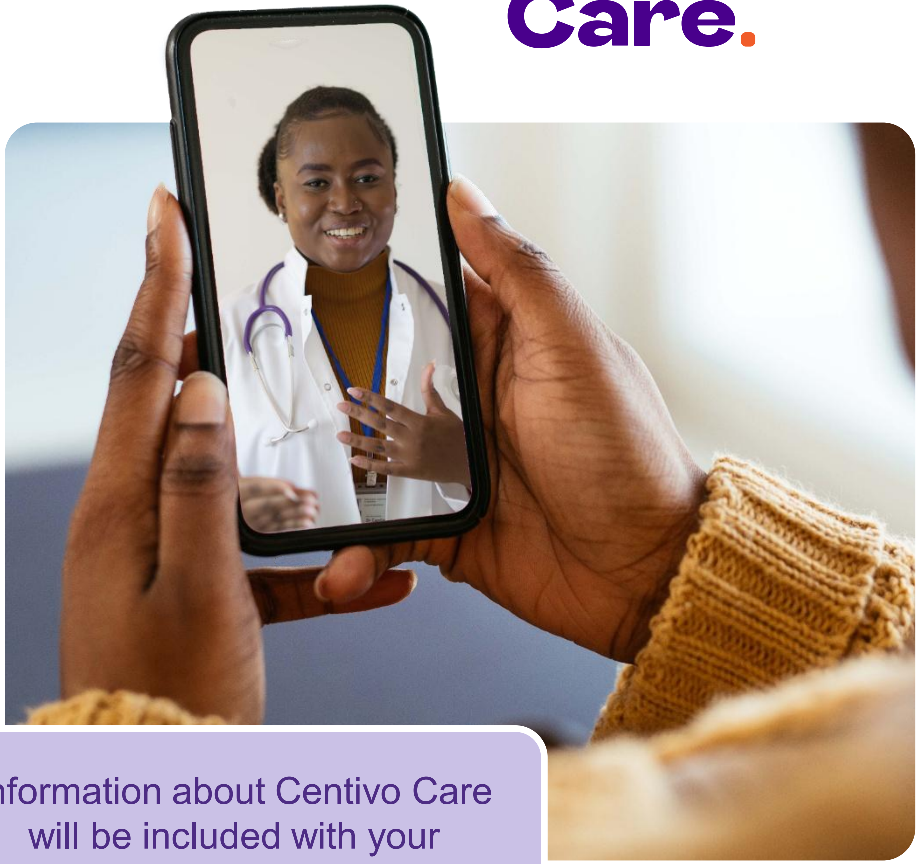
- Atlantic Health System
- Children's Hospital of Philadelphia
- Mount Sinai
- Northwell Health
- Nuvance Health
- Penn Medicine
- RWJBarnabas Health
- Trinity Health Mid-Atlantic
- Valley Health System
- Valley Preferred (Lehigh Valley Health Network)

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

CENTIVO Care.



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

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+.

Availability of virtual solutions may vary by state. You can find available virtual providers in the Centivo Network provider directory.

Additional Centivo Network providers

Physical and occupational therapy

ASH Care

Lab services

labcorp

Quest Diagnostics

Virtual orthopedic services

UPSWING HEALTH

Durable Medical Equipment (DME) including mail order

Aeroflow Health

edgepark

Connect DME

Speech and language therapy

GREAT SPEECH

Dialysis

DaVita Kidney Care

Availability of virtual solutions may vary by state. You can find available virtual providers in the Centivo Network provider directory.

PROVIDERS AVAILABLE TO YOU

More ways to support your health

LANTERN

Rula

Hinge Health™

DELTA DENTAL®

vsp™ vision care

Express Scripts By EVERNORTH

Virtual urgent and behavioral health care through MDLIVE

- 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
- Available through the Health Hub in the Centivo app once your plan starts

All visits are FREE

Benefit overview and cost comparisons

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.

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

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	$1,000
Out-of-pocket cost	**$1,190**

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.

How does it work when I travel?

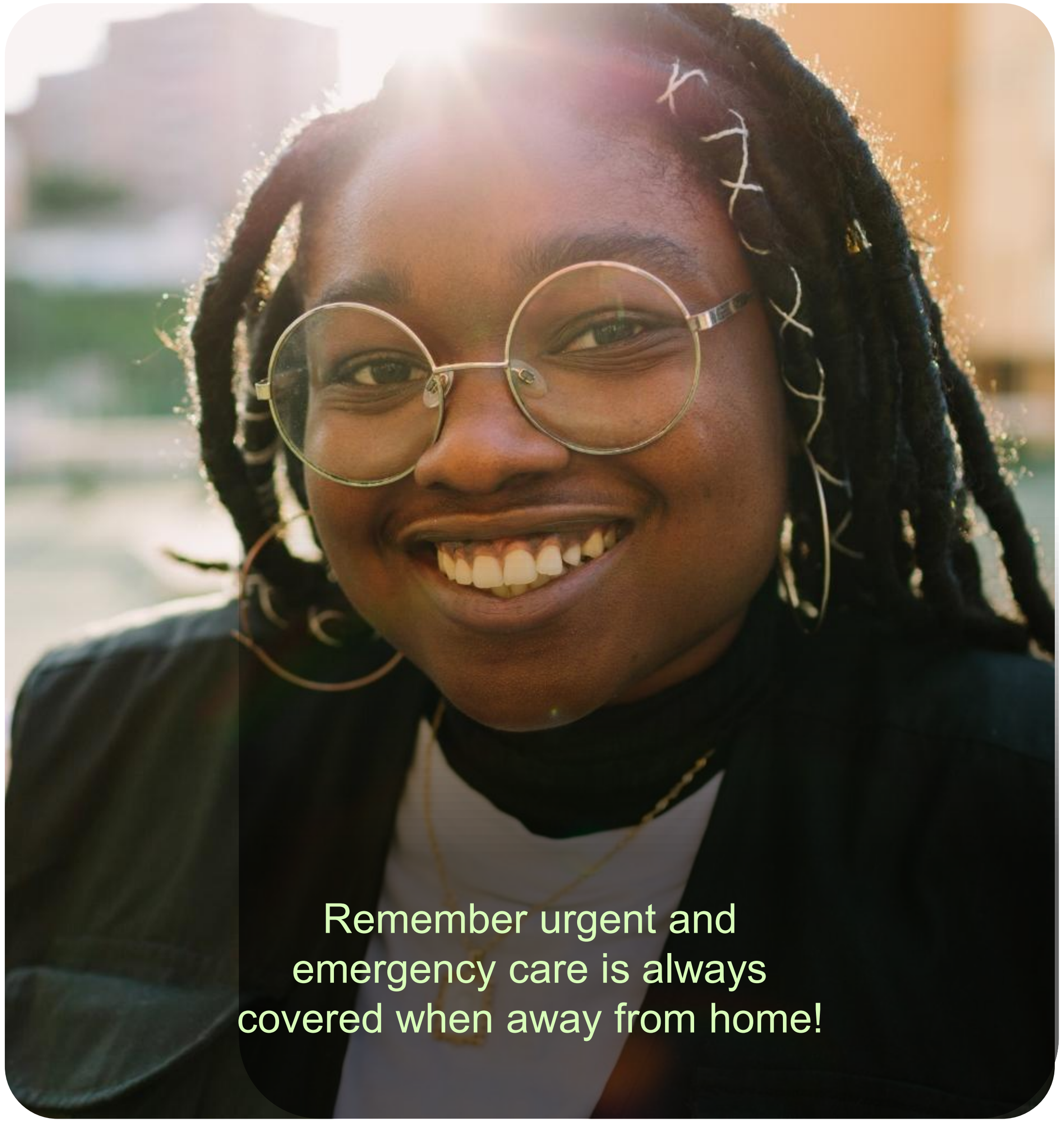
- **Emergency care** is covered at in-network rates no matter where you are.
- **Urgent care** is covered at in-network rates when you're outside the Centivo service area.
- You can access **MDLIVE** for virtual urgent care.
- Your **primary care doctor** may offer virtual visits.

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.

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.



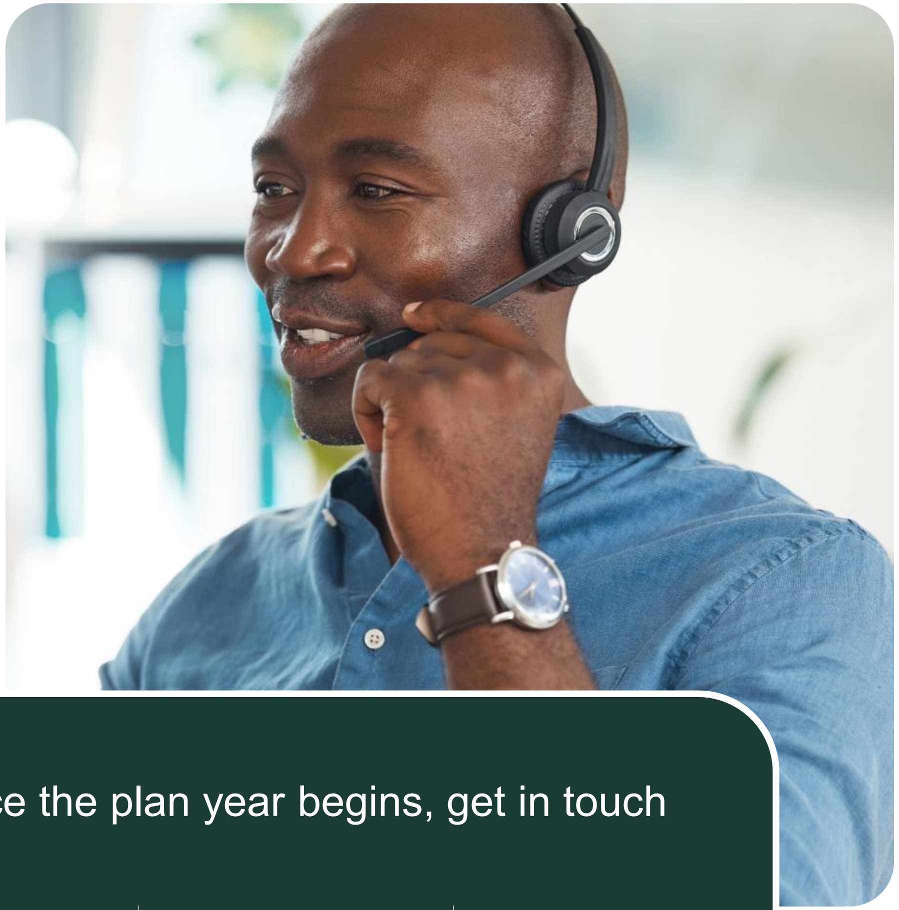
Remember urgent and emergency care is always covered when away from home!

Centivo Member Care

Centivo Member Care is available Monday through Friday from 5 am-5 pm PT 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

Welcome to a new kind of health plan.

Have questions? Let’s talk.

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

CENTIVO.

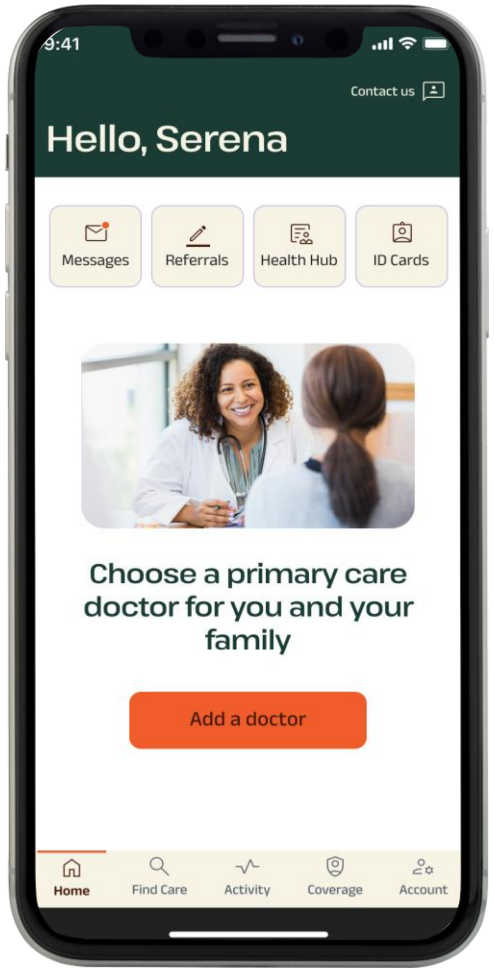
Appendix

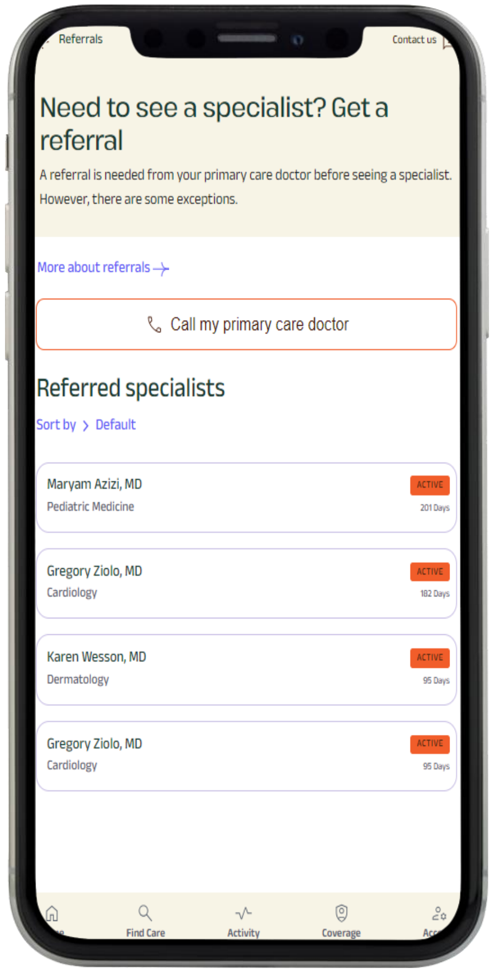
SUPPORT WHEN YOU NEED IT

Easy-to-use app and member portal

Use the app or member portal to:

- Choose or change your primary care doctor (activate)
- Find in-network providers and facilities
- View referrals
- Access plan details
- View cost information and Explanation of Benefit statements (EOBs)
- View or print your ID card
- Send a message to Centivo Member Care
- And more





Getting started with your new plan

Refill prescriptions

with your current health plan before the end of the plan year to ensure no gaps in medication.

Be on the lookout for your Centivo ID card

which you'll receive shortly before the plan year begins.

Activate

to ensure coverage on day one. You'll get instructions with your ID card.

Contact

Centivo Member Care with any questions.

Activate as soon as you get your ID card →

Do this right away so all your care will be covered on day one. Instructions will be provided with your member ID card, which you'll need to get started.

Common questions

QUESTION

What if my doctor doesn’t recognize Centivo?

Centivo Plan

Centivo Network

Centivo is expanding its provider networks quickly, so some doctor offices may not yet know they’re part of our network.

Don’t worry – Centivo is here to support you.

Ask your doctor to call Centivo using the number on your ID card.
- OR - call Centivo to confirm network status.

QUESTION

What if I need specialist care?

Centivo Plan

- See your primary care doctor first. They'll submit a referral to an in-network specialist, and you'll see that in the Centivo app
- Your referral will be good for one year
- If you need to see a different specialist, you'll need a new referral from your primary care doctor
- Already have a specialist you know? If they're in the Centivo Network, you can keep seeing them. You'll just need a referral from your doctor.

Referrals are NOT needed for these specialties:

- Urgent or emergency care
- OB/GYN care
- Mental healthcare
- Physical, occupational and speech therapy
- Chiropractic care
- Alternative care covered by your plan