

The Low Deductible Care & High Deductible Care plans, administered by Centivo Protecting your health. And your budget.

Understanding your plan options

The plans offered through Centivo are the Low Deductible Care or High Deductible Care plans.

Who's eligible:

You're eligible for the Low and High Deductible Care plans if you're a benefits-eligible AT&T employee, dependent or retiree and live in New York Metro / Westchester, NY; Long Island, NY; Central / Northern New Jersey; Western Connecticut; Philadelphia, PA; Orlando, FL; or Dallas, TX service areas. See official plan documents for more information.

The Low Deductible Care plan highlights:

- Lower paycheck contribution than the Low Deductible Select plan.
- PCP visits, which include pediatrician visits, are covered at 100% for routine and sick care.
- Predictable copay of \$50 for specialist visits.
- After you've met your deductible, you'll pay 10% coinsurance for all other eligible services until you reach the out-of-pocket maximum.

High Deductible Care plan highlights:

- Paycheck contributions are among the lowest of all medical plan options.
- After you've met your deductible, you'll pay nothing for PCP visits and a \$50 copay for specialist visits. You'll pay 30% coinsurance for all other eligible services until you meet the out-of-pocket maximum.
- Designate Centivo Virtual Primary Care as your PCP and have your PCP visits covered at 100%, even before you meet your deductible.
- You may also be eligible to participate in a tax-advantaged Health Savings Account (HSA).



Medical plans built around a partnership with your PCP

PCPs can help you stay healthier and reduce hospital visits – and these things keep your costs lower.

At the beginning of the plan year, it is required that you choose a PCP to lead your Primary Care Team.

Simply let Centivo know which doctor you've chosen, a process called activation. This can be done by calling Centivo Member Care or via the app. Then, see your designated PCP first for all your healthcare needs.

For most specialist care, you'll need a referral from your PCP. Centivo automatically approves referrals, which are good for 12 months.

This simple referral process ensures you get the right care from an in-network provider with no surprise bills.

The Centivo Network

Both plans use the Centivo Network that includes local, well-known health systems, virtual doctors and national providers so you have access to the specialists and services you need.

Examples of local health systems included in the Centivo Network:

- Mount Sinai and Montefiore in New York
- RWJBarnabas Health and Atlantic Health in New Jersey
- Orlando Health in Florida
- Baylor Scott & White in Texas

If you ever have trouble finding a provider or service, call Centivo Member Care.

Virtual primary care at no cost

The Centivo Virtual Primary Care practice is a convenient alternative to in-person primary care and available with both plans. You'll get:

- Virtual appointments with no waiting rooms or commute
- Help with new concerns or ongoing issues
- Coordination with in-person doctors when needed
- And it's **covered at 100%** (even if your plan has a deductible)

See who's in the Centivo Network, view plan details and much more. Scan or go to att.centivo.com.



Choose with confidence

No matter which plan you choose, you'll have access to:

- A network of in-person, virtual and national healthcare providers so you have access to all the services you need.
- Centivo Virtual Primary Care
- Pharmacy coverage by CVS Caremark
- Easy-to-use member app where you can access your digital ID card, view your care history and more.
- Hands-on support from Centivo Member Care. Call for help finding and designating a PCP, locating a nearby specialist, getting answers about how the plan works and more.

To learn more about your plan options with Centivo, visit att.centivo.com or call Centivo Member Care at 833-759-0128.



This information is not a complete description of benefits. This document was written to provide an overview of the plans' offerings. Specific details about your benefits, including eligibility rules, are in the summary plan descriptions (SPDs), summaries of material modifications (SMMs) or the plan documents. The plans' documents always govern, and they are the final authority on the terms of your benefits. AT&T reserves the right to terminate or amend any and all benefits plans, and your participation in the plans is neither a contract nor a guarantee of future employment. Nothing in this document should be construed as conferring a lifetime right to benefits or any particular level of benefits.

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