

2025 medical benefits from Centivo

Protecting your health. And your budget.

You have a choice of plans from Centivo – both of which offer high-quality care and lower costs for you and your family.



Who's eligible:

You're eligible for the Low Deductible Care or High Deductible Care plans from Centivo 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.

Low Deductible Care Plan

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

High Deductible Care Plan

- Paycheck contributions among the lowest of all medical plan options
- PCP visits covered at 100% after deductible is met
- \$50 copay for specialist visits after deductible is met
- Once deductible is met, you'll pay 30% coinsurance for eligible services until you reach your out-of-pocket maximum
- Health Savings Account (HSA) eligible

Partnership makes these plans different

It's proven that working with a PCP (primary care doctor) can help keep you healthier, improve your healthcare experience and reduce emergency room visits, all of which keep your costs lower. That's why the core of these plans is a relationship between you and your personally selected PCP.

For most specialist care, you'll need a referral from your PCP. This referral process makes sure you'll get the right care for your needs from in-network doctors.

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



The doctors you can see

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.

- Urgent care when outside the network area, covered as in-network
- Emergency care no matter where you are, covered as in-network
- Virtual options for primary care, behavioral health, urgent care, physical therapy and more, at low or no cost
- Pharmacy coverage by CVS Caremark

The Centivo Network includes:

- 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. They provide hands-on support to help you locate a nearby specialist, get answers about how the plan works and more.

FREE virtual primary care

Centivo's virtual primary care practice is a convenient alternative to in-person primary care available with both plans. You'll get:

- Virtual appointments with no waiting rooms
- 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)*



* Free pre-deductible virtual visits for HSA-qualified plans are made possible under the CARES Act, which is set to expire on 12/31/24. If the CARES Act is not renewed, you'll be required to pay the cost of virtual visits until your deductible is met.

Get the most from your plan

- **You're required to choose a PCP** at the beginning of the plan year, a process called activation. This can be done by calling Centivo Member Care or via the Centivo app. If you were on the plan before, you don't need to choose a new PCP.
- **You'll see your PCP for a referral** for most specialist care. 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.
- **You'll have access to plan details 24/7** in the Centivo app. Or you can contact Centivo Member Care with any questions about your coverage, finding a provider, and more.

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

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