BALDOR SPECIALTY FOODS, INC

2027 medical benefits

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



Centivo Partnership Plan

- **FREE** primary care
- **No deductible**
- FREE mental health care
- Set copays for all other care
- Emergency care covered as in-network no matter where you are
- Keep your Current Mental Health Providers –
  - this plan will allow you to use any Mental Health Provider, and it will be processed at the in-network benefit level with a copay

Scan for a short video to learn more about the Partnership Plan.

Great care starts with a strong relationship

It's proven that working with a primary care doctor can help keep you healthier, improve your healthcare experience and reduce emergency room visits, keeping your costs lower.

At Centivo, it's about getting the *right* care from someone who knows you, so the Partnership Plan is focused on building a relationship between you and your primary care doctor.

Your primary care doctor will get to know you and your needs, provide referrals for specialty care and become a trusted partner in your health journey.

The doctors you can see

The Centivo Network is built on high-quality providers you know and trust. You'll have access to every kind of provider you may need – local doctors, specialists, hospitals and services plus convenient virtual care options.

Montefiore · Mount Sinai · Northwell Health · RWJBarnabas Health · Atlantic Health · Valley Health System

Visit centivo.me/baldor to learn more and search the Centivo Network.

Cigna Traditional PPO Plan

With the PPO Plan, you'll need to meet a $200 deductible before the plan pays towards your care. This means you'll pay out-of-pocket until you meet your deductible, then you'll pay a set copay for your care until you reach your out-of-pocket maximum.

Out-of-network Benefits are available with this plan, but will cost you more out of pocket

Cigna Traditional EPO Plan

With the EPO Plan, you'll need to meet a $200 deductible before the plan pays towards your care. This means you'll pay out-of-pocket until you meet your deductible, then you'll pay a percentage of the costs (coinsurance) until you reach your out-of-pocket maximum.



The doctors you can see

Both Traditional Plans use the Cigna PPO Network, which gives you access to doctors, specialists and hospitals across the U.S.

- Emergency care is covered as in-network no matter where you are

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

*This 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.

Plan comparison chart

	Centivo Partnership Plan	Cigna Traditional PPO Plan	Cigna Traditional EPO Plan
Deductible	No	Yes	Yes
Predictable copays	Always	Yes, after deductible	Yes, after deductible
Network	Centivo	Cigna PPO	Cigna PPO
Out-of-network coverage	For emergency care	Yes	No
FREE Primary Care	Yes	No	No
FREE Virtual Primary Care	Yes, with Centivo Care	Yes, with MDLive	Yes, with MDLive



CENTIVO Care.

If you select the Centivo Partnership Plan, you'll have access to FREE virtual primary care with Centivo Care.

Centivo Care offers quality care, convenience, and a personal relationship with your doctor.

- Trusted doctor and care team
- Same and next-day virtual appointments that aren't rushed
- In-app scheduling and messaging
- Wellness, sick care and chronic condition management
- Licensed mental health providers
- Prescriptions and refills
- Coordination with in-person doctors

Other plans include have access to MDLIVE for virtual primary care.

Included with all plans

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 for all plans. This is an easy alternative to in-person urgent care for minor health concerns. You also get access to board-certified mental health professionals.

Pharmacy

Pharmacy benefits are provided by SmithRx. SmithRx offers access to over 83,000 pharmacies across the U.S. including retail pharmacies like CVS, Walgreens, RiteAid, Walmart, Costco and others. The preferred mail order pharmacy is Amazon, and the preferred specialty pharmacy is Kroger.

Getting started

You'll receive your Centivo member ID card at the start of your plan year** along with a link to your digital welcome guide. Be sure to review your welcome guide for helpful tips on using your plan.

Once you have your ID card, create your Centivo account in the Centivo app or online at my.centivo.com. There, you'll be able to:

- View or print your ID card
- Search for in-network doctors and facilities
- View referrals (if required by your plan)
- Access your coverage details
- View your Explanation of Benefits (EOB) statements
- Send a message to Centivo Member Care

** For new members. If you were on the plan last year, you will only receive a new member ID card if your plan details have changed.

Your benefit highlight

	Centivo Partnership Plan	Cigna Traditional PPO Plan		Cigna Traditional EPO Plan
	In-network	In-network	Out-of-network	In-network
Network	Centivo	Cigna PPO	N/A	Cigna PPO
Primary care doctor selection required	Yes	No	No	No
Primary care referrals to specialists required	Yes, with exceptions*	No	No	No
Deductible (individual/family)	None	$200/$500	$750/$1,500	$200/$500
Out-of-pocket max. (individual/family)	$3,000/$6,000	$4,000/$8,000	$4,000/$8,000	$4,000/$8,000
Preventive annual exam, vaccinations and screenings	FREE	FREE	40%**	FREE
Primary care (includes pediatricians)	FREE	$20 copay**	40%**	$25 copay**
Virtual primary care	FREE – Centivo Care	FREE - MDLive	N/A	FREE - MDLive
Specialist	$15 copay	$20 copay**	40%**	$40 copay**
Behavioral health	FREE	$20 copay**	40%**	$25 copay**
Basic imaging (such as X-rays)	$0 copay	$10 copay**	40%**	$10 copay**
Advanced imaging (such as MRIs & PET scans)	$0 copay	$10 copay**	40%**	$10 copay**
Outpatient surgery	$50 copay	$100 copay**	40%**	$150 copay**
Inpatient surgery	$400 copay	$500 copay**	40%**	$750 copay**
Virtual urgent care with MDLIVE	FREE	FREE	N/A	FREE
Virtual behavioral health care with MDLIVE	FREE	FREE	N/A	FREE
Urgent care	$15 copay	$20 copay**	40%**	$25 copay**
Emergency room	$100 copay	$150 copay**	$150 copay**	$250 copay**

* 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 SmithRx

	Retail (up to 30-day supply)/mail order (90-day supply)			
Generic – Tier 1+	$0/$0 copay	$0/$0 copay	N/A	$0/$0 copay
Preferred brand – Tier 2	$25/$30 copay	$25/$30 copay	N/A	$25/$30 copay
Non-preferred brand – Tier 3	$40/$60 copay	$40/$60 copay	N/A	$40/$60 copay
Specialty – Tier 4 (30-day supply only)	$40 copay	$40 copay	N/A	$40 copay

\+ A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact SmithRx 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.
Out-of-pocket maximum: The most you'll pay for any covered healthcare and pharmacy expenses during the plan year.

Visit centivo.me/baldor to learn more!

CENTIVO.

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

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