MARRIOTT INTERNATIONAL

# Familiar care. Much lower costs.

**Many of the doctors and hospitals you know, with plans that help you spend less.**



**NEW PLAN NAMES. SAME GREAT VALUE.**

| Centivo Predictable Plan | Centivo Balanced Plan | Centivo Value with HSA Plan |
|---|---|---|

With Centivo, you get access to local doctors and hospitals, FREE primary care* and the **most cost-effective plan options you have to choose from**.

## Why does it cost less?

Centivo plans are built around a simple idea: **better primary care leads to better healthcare.**

You'll pick a primary care doctor who gets to know you, helps you stay on top of preventive care and is there when health concerns come up. A strong primary care relationship can help you get the right care earlier, avoid unnecessary urgent care and emergency room visits and keep your healthcare costs lower.

**See who's in the network**

View plan details, explore the provider directory and more. Scan or go to **marriott.centivo.com**.

* Free after deductible on the Centivo Value with HSA Plan.

## Care from providers you know

Centivo partners directly with local doctors and health systems to negotiate lower costs. That means the Centivo Network includes many familiar providers—with significantly lower costs for care. In your area, this includes:

ORLANDO HEALTH®

HALIFAX HEALTH

CareSpot Express Healthcare

Concentra®

*Note: Advent Health is not in-network for these plans, but out-of-network care may be available.*

## Primary care, made easier

**Centivo Care** is your dedicated virtual primary care practice—and it's FREE with each Centivo plan. You'll have a doctor and care team who get to know you, not just your symptoms.

- Same- or next-day appointments
- Dedicated doctor and care team
- Preventive, sick and chronic care
- Integrated mental health

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# Included with all plans

No matter which Centivo plan you choose, you'll have access to pharmacy benefits and specialized programs offered by Marriott.

## Personalized nutrition and diabetes support with Virta Health

Whether your goal is weight loss, better nutrition, or improved diabetes management—Virta can help. A dedicated care team takes the time to understand your health goals, tailoring your care to ensure you make meaningful and sustainable changes for better health. Learn more at go.virta.com/enrollmarriott.

## Mental health support with Lyra

Access confidential, personalized mental health care based on your needs, including confidential support options such as in-person or virtual therapy and unlimited access to wellness tools. Call **877-215-8488** or go to marriott.lyrahealth.com to get started.

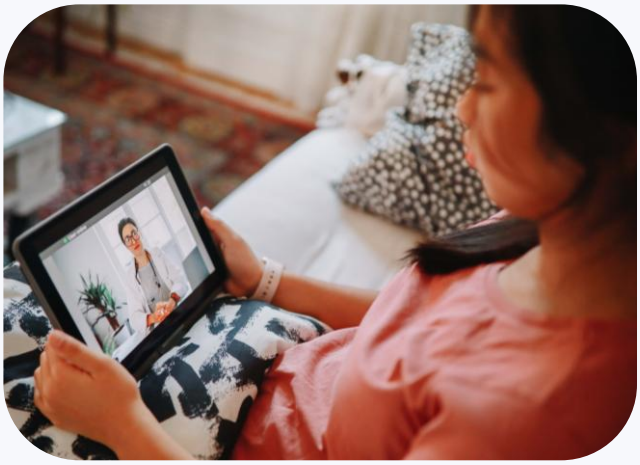
## Fertility benefits with Progyny

Whether you are curious about your options, trying to conceive, or exploring fertility treatment, Progyny is here to support you each step of the way. You'll get a personal patient care advocate (PCA) and access to a network of fertility specialists. For more information, call **866-960-3592** or learn more at benefits.mypgny.com/members/marriott.

## Pharmacy

Prescription drugs benefits are provided by CVS Caremark. Coverage is automatically included, and you'll have access to both retail and mail order pharmacy services.

## FREE virtual mental health visits with all Centivo plans



Virtual providers can make it easier to get mental health support like therapy, psychiatry, medication management and other services. These virtual providers are included in the Centivo Network, with FREE virtual visits:

- Array Behavioral Health
- Evernorth Behavioral Healthcare Group
- Lifestance
- Rula
- Talkiatry
- Tava Health

Learn more at marriott.centivo.com/network

# Your benefit highlight

| | Centivo Predictable Plan | Centivo Balanced Plan | | Centivo Value with HSA Plan | |
|---|---|---|---|---|---|
| | In-network | In-network | Out-of-network | In-network | Out-of-network |
| Network | Centivo Network | Centivo Network | N/A | Centivo Network | N/A |
| Deductible (individual/family) | $350 / $700 | $1,250 / $2,500 | $2,000 / $4,000 | $3,000 / $6,000 | $4,000 / $8,000 |
| Out-of-pocket maximum (individual/family) | $4,000 / $8,000 | $5,500 / $11,000 | $15,000 / $30,000 | $6,000 / $12,000 | $15,000 / $30,000 |
| Preventive care | FREE | FREE | 50% coins.* | FREE | 50% coins.* |
| Primary care (includes pediatricians) | FREE | FREE | 50% coins.* | FREE* | 50% coins.* |
| Centivo Care virtual primary care | FREE | FREE | N/A | FREE | N/A |
| Specialist | $35 copay | $35 copay | 50% coins.* | 30% coins.* | 50% coins.* |
| Behavioral health | FREE | FREE | 50% coins.* | FREE* | 50% coins.* |
| Basic imaging (such as X-rays) and labs | FREE | FREE | 50% coins.* | FREE* | 50% coins.* |
| Advanced imaging (such as MRIs & PET scans) | 10% coins.* | $100 + 20% coins.* | 50% coins.* | 30% coins.* | 50% coins.* |
| Outpatient surgery | 10% coins.* | $100 + 20% coins.* | 50% coins.* | 30% coins.* | 50% coins.* |
| Inpatient surgery and/or stay | 10% coins.* | $200 + 20% coins.* | 50% coins.* | 30% coins.* | 50% coins.* |
| Virtual urgent care with MD Live | FREE | FREE | N/A | FREE | N/A |
| Virtual behavioral health care | FREE | FREE | N/A | FREE | N/A |
| Urgent care | $35 copay | $35 copay | $35 copay | 30% coins.* | 30% coins.* |
| Emergency room | $200 copay | $200 copay + 20% coins.* | $200 copay + 20% coins.* | 30% coins.* | 30% coins.* |

* After you meet your deductible.

### Defining key terms:

**Deductible:** The amount you pay out-of-pocket before the plan pays towards your healthcare costs. Note: some care is free before deductible with the Predictable and Balanced plans. Virtual care is free before deductible on all plans.

**Copay:** A fixed dollar amount you pay for a healthcare service or visit.

**Coinsurance (coins.):** 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.

Learn more at marriott.centivo.com or by calling 800-789-6445.

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

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# Prescription coverage by CVS Caremark

| Centivo Predictable Plan | Retail (up to 30-day supply) | Mail order(90-day supply) |
|---|---|---|
| | No deductible. Out-of-pocket maximums combined with medical. | |
| Generic – Tier 1+ | $5 copay | $10 copay |
| Preferred brand – Tier 2 | 30% coinsurance ($30 minimum; $60 maximum) | 30% coinsurance ($60 minimum; $120 maximum) |
| Non-preferred brand – Tier 3 | 60% coinsurance ($60 minimum; $150 maximum) | 60% coinsurance ($120 minimum; $300 maximum) |
| Specialty (30-day supply only) – Tier 4 | 0% coinsurance if participating with PrudentRx; 30% coinsurance if not participating with PrudentRx. | N/A |

| Centivo Balanced Plan | Retail (up to 30-day supply) | Mail order(90-day supply) |
|---|---|---|
| | No deductible. Out-of-pocket maximums combined with medical. | |
| Generic – Tier 1+ | $5 copay | $10 copay |
| Preferred brand – Tier 2 | 40% coinsurance ($150 maximum) | 40% coinsurance ($300 maximum) |
| Non-preferred brand – Tier 3 | 60% coinsurance ($150 maximum) | 60% coinsurance ($300 maximum) |
| Specialty (30-day supply only) – Tier 4 | 0% coinsurance if participating with PrudentRx; 30% coinsurance if not participating with PrudentRx. | N/A |

| Centivo Value with HSA Plan | Retail (up to 30-day supply) | Mail order(90-day supply) |
|---|---|---|
| | Deductible and out-of-pocket maximums combined with medical. Costs listed are AFTER deductible. | |
| Generic – Tier 1+ | $5 copay | $10 copay |
| Preferred brand – Tier 2 | 40% coinsurance ($150 maximum) | 40% coinsurance ($300 maximum) |
| Non-preferred brand – Tier 3 | 60% coinsurance ($150 maximum) | 60% coinsurance ($300 maximum) |
| Specialty (30-day supply only) – Tier 4 | 0% coinsurance if participating with PrudentRx; 30% coinsurance if not participating with PrudentRx. | N/A |

+ A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact CVS Caremark for any questions about specific medications.

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