

Welcome to the Centivo Webinar!

PWGA Team



Jim Hedges
CEO



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COO

Our Partners



Centivo

Jari Greenbaum *VP, Customer Experience*
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Budgie Health

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Beginning January 1, 2027, you will have the option to choose a medical plan between:

Anthem PPO Plan
Centivo Plan

Existing

Anthem PPO Plan

- ✓ Same great benefits as you have now

New

Centivo Plan

- ✓ Narrow network that includes UCLA clinics
- ✓ Offers lower premiums
- ✓ No coinsurance
- ✓ No deductible for in-network care
- ✓ Free primary care visits
- ✓ Centivo is not an option for Medicare age certified retirees - they will stay with Anthem

or

Open Enrollment is from November 11, 2026 thru December 15, 2026

Can you help me decide what's best for me?

We partnered with Budgie to help you make the right decision. You will be able to compare Anthem PPO Plan and Centivo Plan side-by-side to find your perfect fit.

Where can I ask my questions?

Multiple options will be available to you through online tools (Budgie, Centivo, website FAQ's), live events (health fairs, webinars), and personal support from Centivo or PWGA staff via phone, Zoom, or in-person. PWGA is staffing up on phone support.

Great! I am ready to enroll.

You can make your selection this fall during Open Enrollment on **MyPlans** (myplans.wgaplans.org). Easy to sign up, make your selection, and set up autopay for seamless premium payments.

Open Enrollment is from November 11 - December 15

- You will have several resources available to support your 2027 health plan selection
- **The PWGA Open Enrollment Tool is the only resource required to complete enrollment**
 - All other resources are optional and intended to help inform your decision

Required for 2027 Enrollment*:

PWGA Open Enrollment Tool

Available starting 11/11/26

- Accessible through the PWGA website
- **All members will need to use this tool to:**
 - Choose a medical plan (Anthem or Centivo)
 - Elect any dependents to cover
 - Set up autopay for quarterly premiums
 - Review/confirm other benefit details (Dental, Vision, Life & Disability, etc)

Optional Educational Resources:

Budgie Health

Available starting 11/1/26; embedded in PWGA Open Enrollment Tool

- Personalized plan recommendations
- Compare Anthem and Centivo options
- Ask questions through chat or live support

Centivo Microsite

Available now; QR code included in today's presentation

- Check provider participation
- Verify ZIP code eligibility
- Learn how the Centivo model works

2027 Health Plan FAQs

Available now; hosted on PWGA website and updated regularly

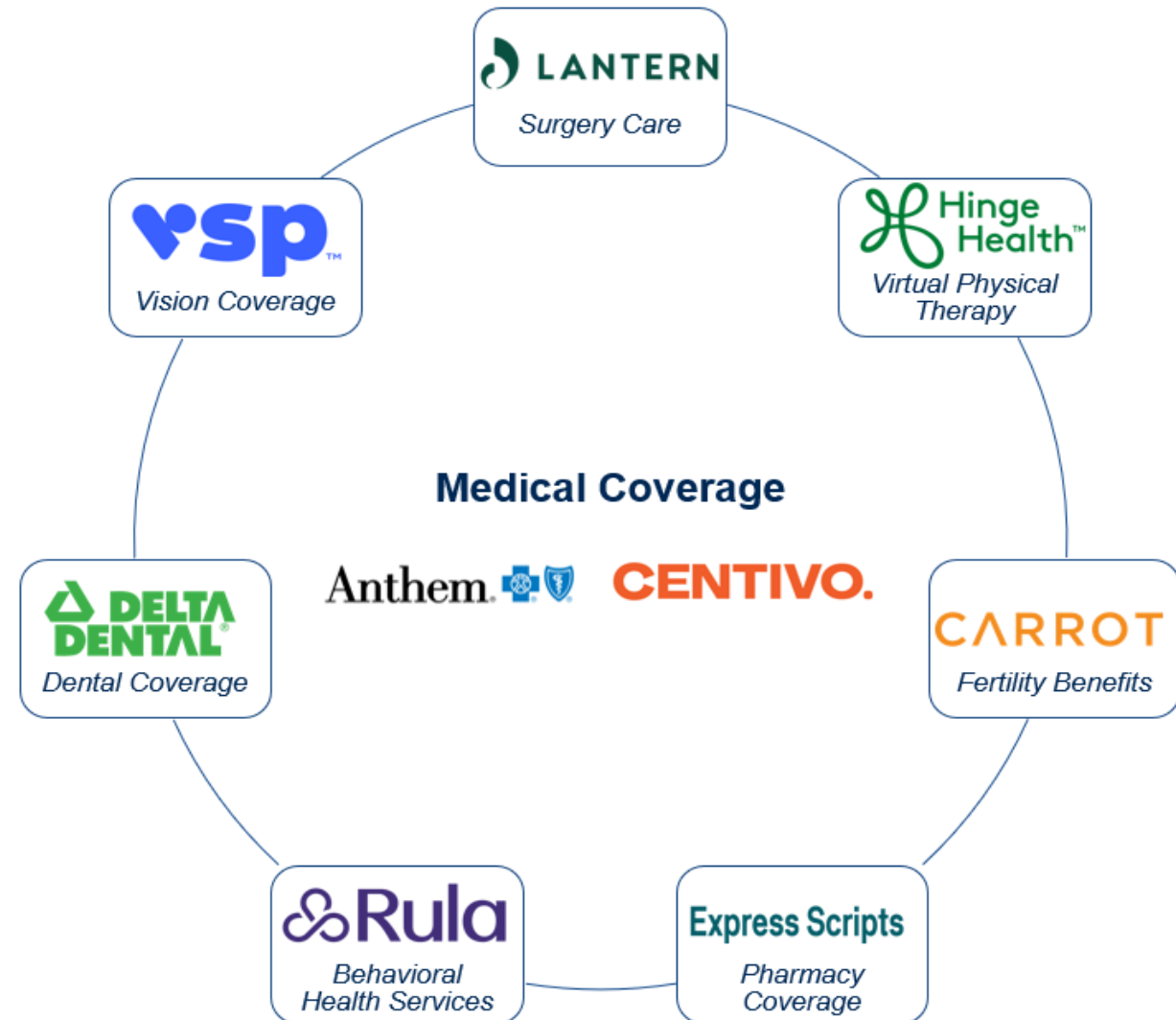
- Includes details on Open Enrollment, plan options, benefit changes, and commonly asked questions
- You must register for MyPlans on the website in order to perform online Open Enrollment

*If you do not choose a medical plan, you will be defaulted into the Anthem plan with the same coverage level you have today (individual, individual + 1, or individual + family)

Medical Coverage Ecosystem

Members will have access to the following benefits regardless of which medical plan they choose (Anthem PPO Plan or Centivo Plan):

- **Lantern:** A nationwide network of high-quality surgeons and surgical facilities, with eligible procedures available at no cost to members.
- **Hinge Health:** Personalized digital physical therapy and exercise programs to help relieve back, muscle, and joint pain.
- **Carrot:** Comprehensive support for family-building and reproductive health needs.
- **Express Scripts (ESI):** Pharmacy benefit coverage with tools, resources, and support to help members manage prescriptions and make informed medication decisions.
- **Rula:** Convenient access to a nationwide network of licensed therapists and psychiatric providers for high-quality mental health care.
- **Delta Dental:** Robust dental coverage, providing access to a broad network of dental providers and preventive, basic, and major dental services.
- **VSP:** A nationwide network of eye care and eyewear providers.



2026 Open Enrollment Calendar

Open enrollment is November 11, 2026 through December 15, 2026

	Aug	Sep	Oct	Nov	Dec	Jan
Open Enrollment				11/11 – 12/15		
FAQ's for All Upcoming Changes <i>Week of 8/24 on web/mobile</i>	★					
Health Fair - WGA West <i>8/29 & 11/14</i>	★			★		
Zoom Webinar <i>9/17 & 11/10</i>		★		★		
Health Fair - WGA East <i>10/20</i>			★			
Decision Tool Budgie <i>11/1</i>				★		
Centivo Microsite <i>Available now</i>						
PWGA MyPlans Tools <i>11/11</i>				★		

Note: More communications to come and all members will be notified when available



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

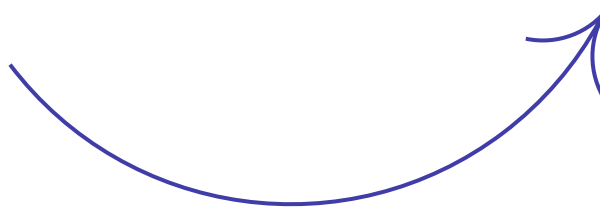
A better kind of health plan with a doctor by your side

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



How the plan works

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

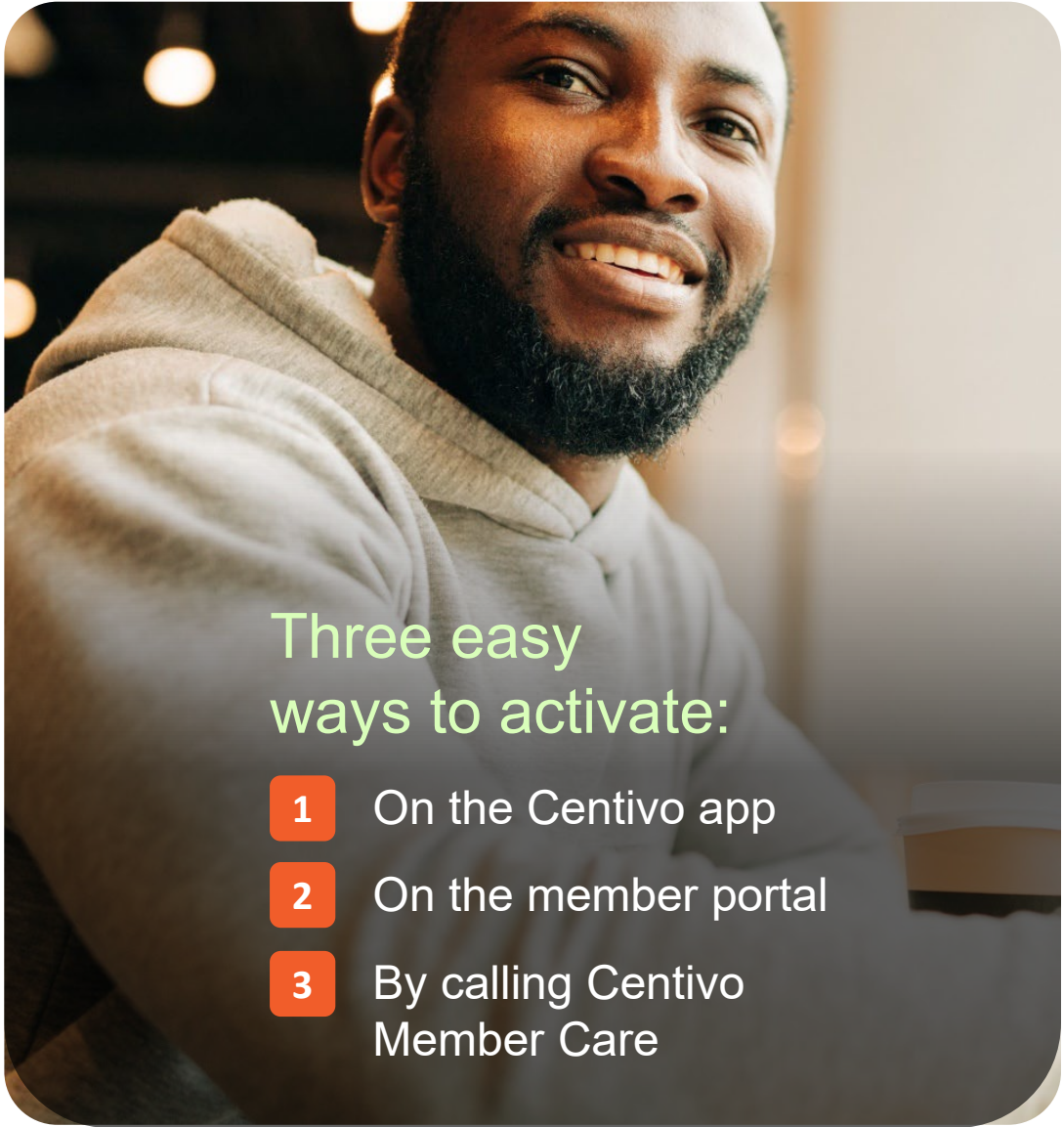
All covered members need to activate, including dependents (you can change at any time, just let Centivo know)

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



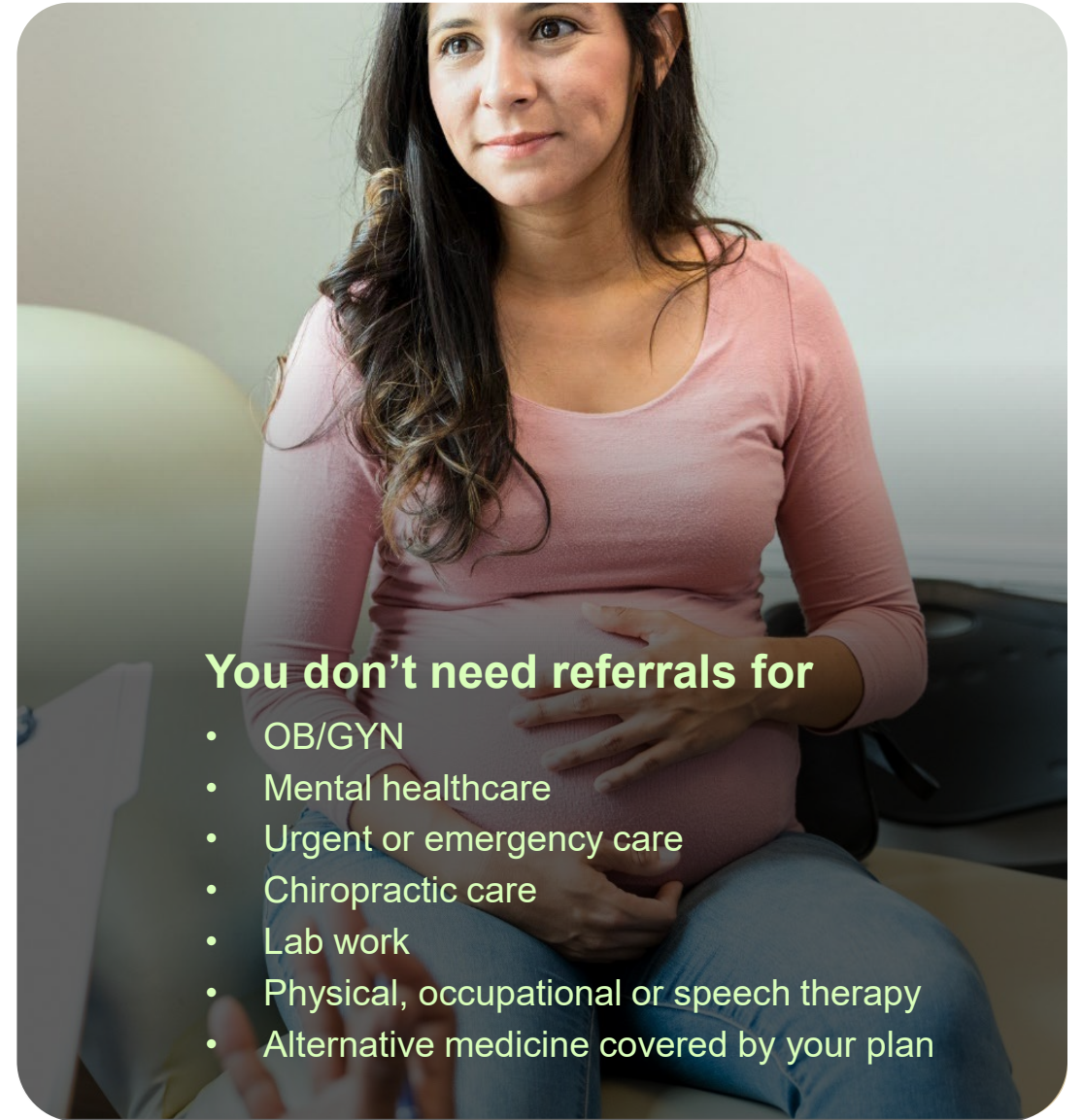
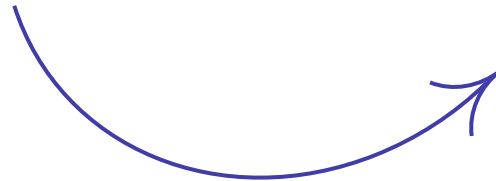
Three easy ways to activate:

- 1 On the Centivo app
- 2 On the member portal
- 3 By calling Centivo Member Care

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.

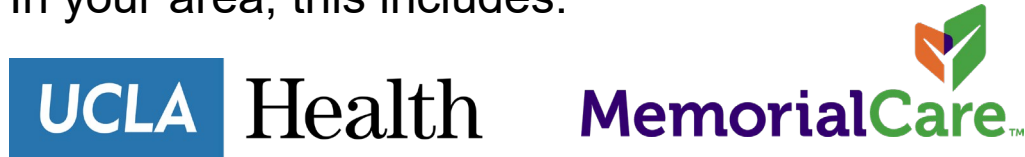


PROVIDERS AVAILABLE TO YOU

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:



Scan or visit pwga.centivo.com to search the network. You'll recognize many providers from The Industry Health Network you use today.

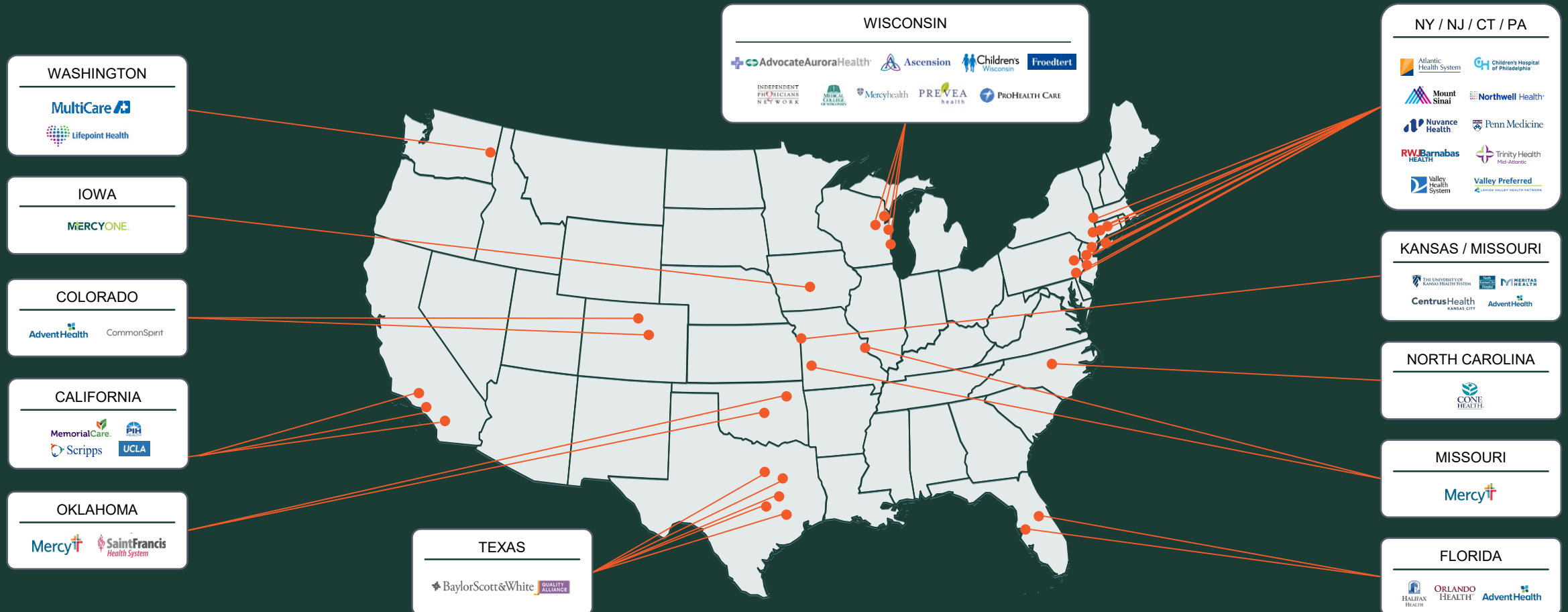


CENTIVO.

The screenshot shows the Centivo website homepage. At the top, there's a navigation bar with the Centivo logo, a PWGA logo, and links for Home, Plan Details, and Network. A button labeled "Find a doctor or facility" is in the top right. The main hero section features a photo of a woman and a child with the headline "A premium health plan, without the premium price." Below this is a sub-headline: "See how the Centivo plan makes healthcare work better for you." The lower section is titled "Choose Centivo for a different type of health plan" and includes a brief description of the plan. To the right of this text are four key benefits in rounded boxes: "FREE doctor visits" (Always see your primary care doctor for free), "No deductible" (Your plan starts paying right away), "Pre-set copays" (Costs you know up front), and "Curated network" (High-quality healthcare providers). A "Plan details" link is at the bottom left of the benefits section.

PROVIDERS AVAILABLE TO YOU

The Centivo Network extends beyond Southern CA

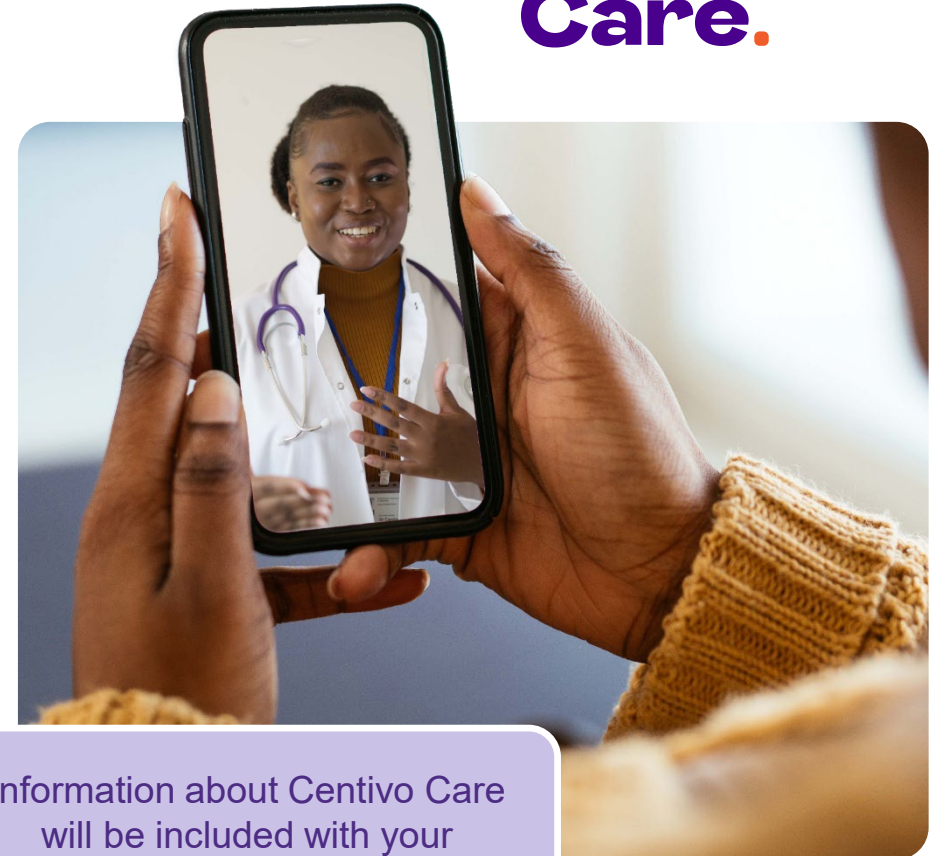


Centivo Care

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
- Available Monday to Friday from 9 am-8 pm ET

CENTIVO
Care.



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

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

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	\$600
Out-of-pocket cost	\$790

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

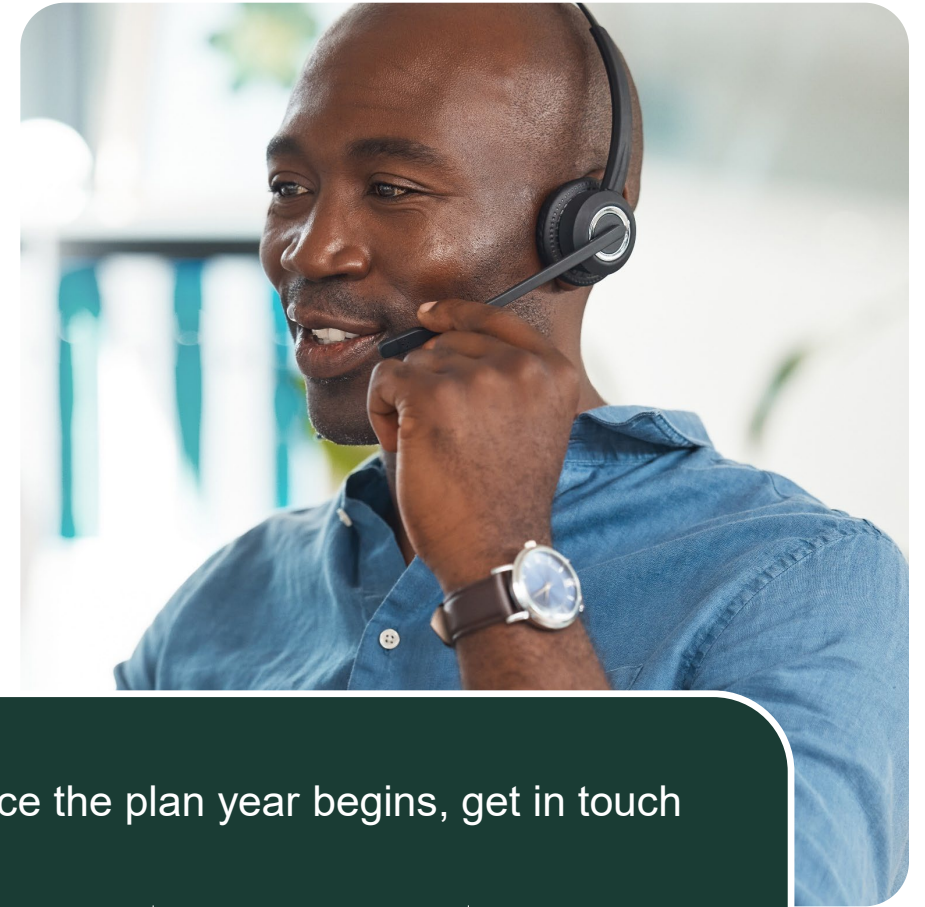
Covers four children and likes knowing she can take them to their pediatrician for checkups or when they're sick, as often as needed, for free.

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
- ✓ Finding a provider
- ✓ How the Centivo Plan works
- ✓ 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.

Appendix

Virtual urgent and behavioral health care through MD Live

- 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
- All visits are FREE

Centivo Care = ongoing virtual primary care with dedicated team
MD Live = virtual urgent care + behavioral health



Virtual behavioral health providers in the Centivo Network



Array provides virtual psychiatry, behavioral and mental health talk therapy, and medication management services for ages 5+.



Evernorth provides virtual and in-person therapy for individuals, adults, couples and families.



Mind & Match is a service to help you find the best therapist for your specific needs. Available to ages 18+.



LifeStance provides virtual and in-person mental health services including therapy and psychiatry. Available to all ages.



Rula offers talk therapy nationwide, and psychiatric care in most states. Available for ages 5+.



Talkiatry provides psychiatry and medication management services for ages 5+.



Tava Health provides skilled therapists both virtually and in person for ages 13+.

Additional Centivo Network providers

Physical and occupational therapy



Lab services



Virtual orthopedic services



Durable Medical Equipment (DME) including mail order



Speech and language therapy



Dialysis



PROVIDERS AVAILABLE TO YOU

More ways to support your health



PLAN CONSIDERATIONS

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 **MD Live** 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.

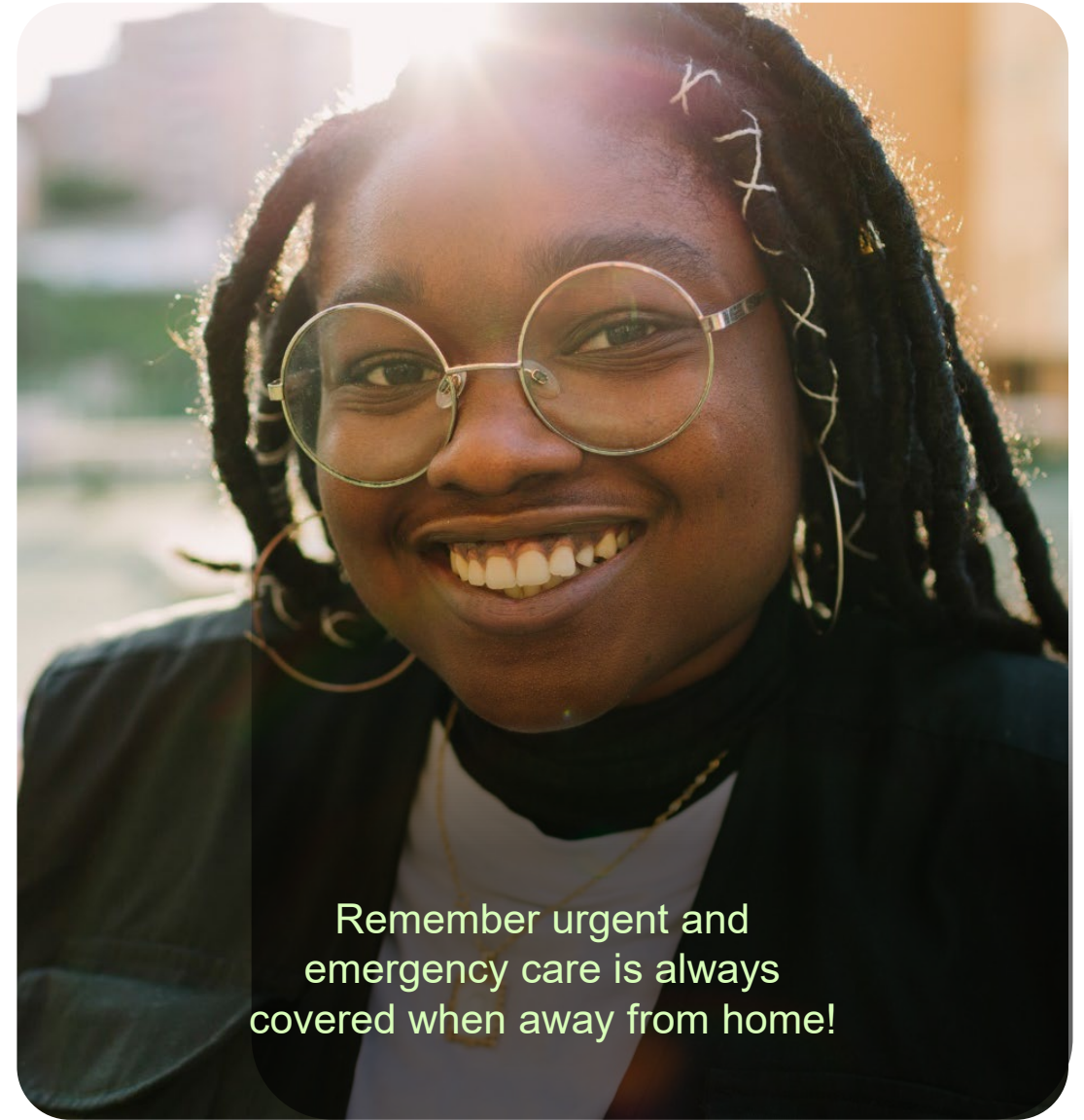


PLAN CONSIDERATIONS

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!



Budgie Health

PWGA WEBINAR

Decision support tool available to eligible members, backed by real data.

Budgie provides PWGA members with a decision support tool that offers education on available benefits to help members make better benefits decisions.

The screenshot displays the Budgie Health interface for PWGA members. It includes a 'Login' section with a text input for 'Email or phone number', a 'Continue' button, and an 'Activate without Email' link. Below this is a disclaimer about terms of service and privacy. The main content area shows a 'Who's in your plan?' section with a table of family members and their eligibility for coverage.

Who's in your plan?	
Select who in your family you plan to enroll under your coverage this year. Note that any changes for recommendation purposes only and are not saved in your benefits enrollment system.	
We've prefilled your family details based on what your employer provided. If anyone is missing add them with the Add Family Member button.	
ian	☒
Ebenezer	☒
Noah	☒
+ Add Family Member	
Who is eligible for coverage?	
Legal Spouses	Only legal spouses are eligible for coverage, not domestic partners.
Children	Children can be covered until the end of the calendar year in which they turn 26. If you have a child above 26 they will not display as eligible.
Proof of Verification	If a dependent (child or spouse) has a different last name than the employee, additional proof of verification must be submitted.

Personalized for PWGA members

OUR SOLUTION

Real data that powers Budgie's decision support tool

01 Claims-backed decision support

Grounded in real health claims data.

02 Support for every moment

New Eligibility and Qualifying Life Events.

03 Chat & 1:1 human support

Budgie benefits experts are one message away.

● Built on claims data

The screenshot displays a user interface for a decision support tool. At the top, it indicates '2 covered · 1 adult · 1 child' and 'Personalized using the care profile you shared', with a link to 'Review or edit your answers'. The main section is titled 'YOUR PERSONALIZED RECOMMENDATION' and features a purple header for 'Centivo' with a 'Keep your current plan' button. Below this, it states: 'Keeping this plan saves your family \$355 next year vs. your next best option.' A section titled 'Why this is the best fit' contains three columns: 'It costs you less.' (Centivo saves \$355 in premiums compared to the Anthem PPO, though you carry a higher out-of-pocket ceiling if you need significant care.), 'It fits how your family uses care.' (Your care patterns and provider utilization make Centivo the best fit for you and your family.), and 'You're still protected.' (No matter what happens, \$2,000 is the most you'd pay for covered in-network care in a year.). At the bottom, it says 'You can compare every detail before confirming.' with 'Compare plans' and 'Continue with this plan' buttons. A footer bar shows '\$86.38/paycheck' (Estimated payroll deduction, bi-weekly) and a 'Continue to supplemental plans ->' button.

● Personalized decision support tool

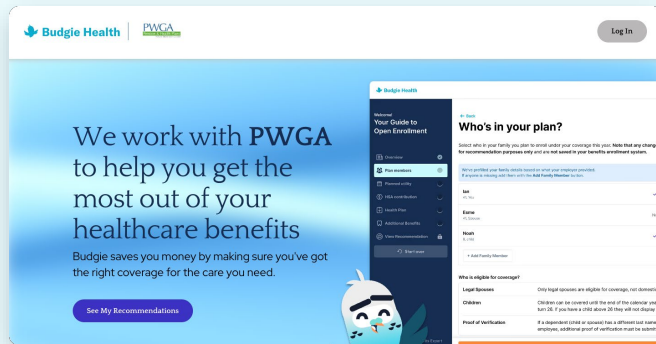
GETTING STARTED

How to use Budgie

1

Visit your link

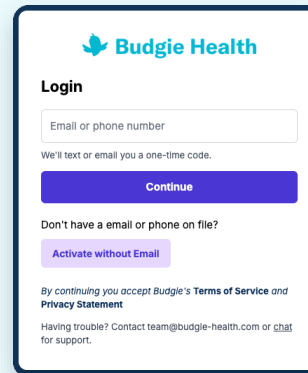
Go to budgie-health.com/pwga



2

Log in securely

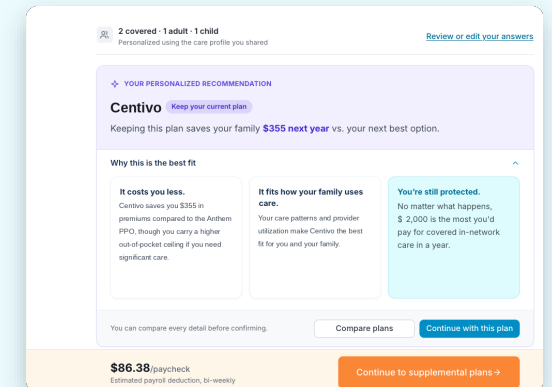
Your account is already set up. Verify by email or phone with a one-time passcode.



3

Make any adjustments

Connect your data and see your personalized benefits.





Budgie Health

Budgie is coming soon!

Budgie will be available starting 11/1. Login instructions to be shared in advance through PWGA.

budgie-health.com



Chat with a Budgie expert in the app



team@budgie-health.com