Whirlpool Annual Enrollment FAQ
2025 plan year

Plan considerations

What's different about the High-Performance Plan?

The High-Performance Plan is designed to offer high-quality care at prices that don't break the bank. By focusing on a relationship between you and your primary care doctor – which can help keep you healthier, improve your healthcare experience and reduce emergency room visits – your costs stay lower without sacrificing quality of care.

Your primary care doctor focuses on your overall well-being, and visits are free for any reason – if you're sick, taking care of an ongoing issue, getting an annual wellness exam or addressing another concern. They get to know you and your healthcare needs, help you navigate the healthcare system, and refer you to trusted, in-network specialists and services when needed.

Why should I choose the High-Performance Plan?

This plan offers you lower costs when you need care so you can get the care you need without thinking twice about what it will cost you. When you work with your primary care doctor, you'll get:

- No deductible
- FREE primary care visits including pediatricians, for sick and routine care
- Pre-set copays for all other care, so you'll always know what you'll owe before going to the doctor
- Urgent care covered as in-network when you're outside the Centivo Network WI-2 area
- Emergency care covered as in-network no matter where you are
- A convenient virtual primary care option as an alternative to in-person primary care

Where can I see which providers and facilities are in the network?

The Centivo Network WI-2 was built with providers who offer quality care at a low cost. The network includes trusted local health systems, virtual doctors and national providers so you have access to all the specialists and services you need.

- Before your plan year begins, you can view the online directory at whirlpool.centivo.com.
- Once you enroll in the plan, you'll be able to view the Centivo Network WI-2 through the Centivo app.

If you ever have trouble finding a provider, contact Centivo Member Care for help 7 am-7 pm CT, Monday through Friday, at 800-582-5147.

What's the catch? This sounds too good to be true.

Centivo *is* a different kind of health plan. It's built differently than plans you may have had in the past; ones where costs go up every year. It may sound too good to be true, but there's no catch. Here's how we do it:

- First, we contract directly with local, virtual and national providers who are committed to quality care at lower costs, and that savings is passed on to you.
- Second, our members choose a primary care doctor who gets to know them and their health needs and guides their care. Having that solid primary care relationship has been shown to keep people healthier overall. If you do need other care – specialist visits, procedures, hospital care – your primary care doctor helps connect you with the right care for your needs.
- Bottom line, you can see your doctor whenever you need care without worrying, since you'll know how much it will cost with free primary care visits and preset copays for all other care. There's no need to ever wait out feeling sick until you end up at an urgent care or ER, where your care will cost a lot more.

What if I have a dependent who lives out of the area?

Your plan uses the Centivo Network WI-2, which is available in several cities across the U.S. If you have a dependent away at college or living in a different city from you, they may still be able to benefit from this plan. Search the online directory to see if there are providers available near where they live and keep in mind these additional options:

- They have options when choosing a primary care doctor
  - They can choose Centivo Virtual Primary Care if they are 18+ and live in a state where it's available
  - They can pick an in-person primary care doctor from the network that offers virtual visits.
  - If they live in an area covered by the Centivo Network WI-2, they can choose a primary care doctor near them and see in-network specialists when needed.
- For urgent care:
  - They have access to virtual urgent care through MDLIVE, which they can access through the Centivo app or online at mdlive.com/centivo
  - They can always go to an in-person urgent care center, and it will be covered at the in-network rate.
- Emergency care is always covered no matter where they are.
- Most colleges offer on-site medical care. Your enrolled dependent can also consider using their school's student health services for care.

What does it mean to activate?

Activation is the process of choosing a primary care doctor for you and any family members covered under your plan. You'll receive information with your ID card on how to activate at the start of the plan year – it's a simple process you can do in the Centivo app or by calling Centivo Member Care.

- You must activate to receive full coverage!
- Once activated with a primary care doctor, you can also see a physician assistant or nurse practitioner in their office.
- You will need your Centivo Member ID to activate. You can activate as soon as you receive your Member ID card shortly before your plan year begins.
- Children covered on the plan can activate with a pediatrician or other primary care doctor.
- If you're already seeing a primary care doctor in the Centivo Network WI-2, you still need to activate with them for this plan. If they show in the directory as "not accepting new patients" contact Centivo Member Care for assistance.
- If you don't activate in the first 30 days of your plan, members will be automatically activated with a provider at the Ascension InSinkErator Employee Health Center.

Can I change my primary care doctor during the year?

Absolutely! It's important to find the doctor that's the right fit for you. Change your designated primary care doctor at any time in the Centivo app or by calling Centivo Member Care.

Are referrals needed for specialist care?

Yes, in most cases. Your primary care doctor will be your partner and should be aware of all the care you receive, to make sure you're getting the right care for your needs. If you need to see a specialist, go to your primary care doctor first to get a referral. If you don't get a referral, your care will be covered as out-of-network and be subject to a deductible, coinsurance and a higher out-of-pocket maximum.

Referrals are NOT need for the following:

- Urgent care
- Emergency care
- OB/GYN care
- Behavioral health care
- Chiropractic care
- Physical, occupational and speech therapy
- Alternative medicine covered by your plan
- Labs, X-rays and other covered tests – but your designated primary care doctor or a specialist for which you had a referral must order these services, and pre-certification may be required.

What is Centivo Virtual Primary Care?

Centivo Virtual Primary Care is a convenient, virtual primary care practice that takes the place of an in-person primary care doctor. Designate Centivo Virtual Primary Care as your primary care doctor, then make appointments online using a secure app.

You'll visit with the same provider each time and they will get to know you and your needs. Centivo Virtual Primary Care can assist with new concerns, ongoing or chronic conditions, prescription refills and more. They will coordinate with in-person care for things like labs, imaging or specialist visits.

Centivo Virtual Primary Care is available for members 18 and older. Visit vpc.centivo.com to learn more.

I'm in the middle of treatment. Is the High-Performance Plan an option for me?

In some circumstances you may be able to continue care with an out-of-network provider at in-network rates for a limited amount of time. This is often referred to as *Transition of Care*. You must submit your request to Centivo Member Care and determination must be made *prior* to receiving this care.

You may be eligible if:

- You're currently pregnant and will be in your second or third trimester once the plan year begins.
- You're actively being treated for a serious or complex medical condition.

For more information on how to submit this request, please contact Centivo Member Care.

Can I use my health savings account (HSA) from my previous health plan?

You can't add tax-free dollars into a health savings account (HSA) if you enroll in the High-Performance Plan. However, you can use any money you've already put into your HSA from a previous plan to pay for qualified medical expenses while you're enrolled in this one.

Can I use a flexible spending account (FSA) with the High-Performance Plan?

Yes, you may elect a flexible spending account (FSA) and use funds to pay for qualifying out-of-pocket expenses. As a reminder, you must use your FSA funds by Dec. 31. You have until March 31, 2026, to submit for services incurred in 2025. Funds do not roll over year-to-year. To understand what your health care costs may be and determine how much to put in your FSA for 2025, contact Centivo Member Care.

How do I reach Centivo Member Care?

Centivo Member Care is available 7 am-7 pm CT, Monday through Friday, at 800-582-5147. You can also send a message to them from the Contact Us page at whirlpool.centivo.com. Support is available in English and Spanish, as well as 150 other languages.

Once your plan year begins, you'll also be able to send a message to Centivo Member Care through the Centivo app. Messages sent by app are usually answered within 2-3 business days.

When your plan year begins

How do I get started with my plan?

At the start of your plan year, you'll receive your Centivo ID card and a link to your digital welcome materials in the mail. To get the most from your plan:

- Create your Centivo account in the app or online at my.centivo.com.
- Select a primary care doctor for everyone on your plan. You may select different primary care doctors for yourself and each dependent.
- Bring your Centivo ID card to all appointments and when you go to the pharmacy.

How does the referral process work?

First, see your primary care doctor to discuss your needs. Remember, these visits are FREE. If specialist care is needed, they will refer you to a vetted, in-network specialist.

This referral process is in place to ensure your primary care doctor is aware of all of the care you receive. It can also help you avoid unnecessary or duplicate tests or procedures, which saves you time and money.

- Once your primary care doctor gets to know you, they may be able to provide a referral over the phone.
- Your primary care doctor will submit the referral electronically to Centivo on your behalf, which may take up to 5 business days depending on their system.
- Referrals are automatically approved. Referrals are in place to ensure your primary care doctor is aware of all of your care, not to limit access.
- Once approved, your referral will show in the Centivo app and you can make your specialist appointment.
- If the provider you are referred to is not available, you can make an appointment with another provider in the same office of the same specialty.
- If you need to see a specialist at a different office or of a different specialty, you'll need a new referral from your primary care doctor.
- Your referral is good for one year. In the Centivo app, it will show how many days are remaining on your referral.
- If you don't get a referral, your care will be covered as out-of-network and be subject to a deductible, coinsurance and a higher out-of-pocket maximum.

How do I create my Centivo account or access the app?

Download the Centivo app by texting "DOWNLOAD" to 65021, visiting your app store or going to my.centivo.com. To create your account, you'll need to have your Centivo Member ID, which will come on your ID card shortly before your plan year starts. The same information is available in the app or online at my.centivo.com.

What can I do on the Centivo app?

You have easy access to plan details, provider search and more. Use the app to:

- Activate or change your primary care doctor
- Access your digital ID card
- Search for in-network providers
- View details about your plan coverage, including copay amounts and out-of-pocket maximums
- Access pharmacy benefits
- View referrals
- View Explanation of Benefit statements (EOBs)
- Access virtual providers for behavioral health and other services included with your plan
- Send a message to Centivo Member Care
- Set your communication preferences for how you receive important messages about your plan

What if my doctor's office doesn't know who Centivo is?

As Centivo continues to grow and expand, this sometimes happens. Simply ask your doctor's office to call Centivo at the number on your member ID card, or you can call Centivo directly to confirm whether your provider is in the network.

Note: It's important to know that there are different Centivo networks in Wisconsin with different providers. This plan uses the Centivo Network WI-2.

What if I need care before I have my Centivo member ID card, or I have a visit scheduled with a specialist before I can get a referral from my new primary care doctor?

If your card has not arrived, or you can't get in to see your primary care doctor for a referral, please contact Centivo Member Care for assistance.