

## The Focus Plan

The administrator and network provider of the Focus Plan is Centivo. The Focus Plan provider network includes Cone Health facilities and physician practices as well as a large number of THN independent and community physicians. You can find the list of network providers at [www.conehealth.centivo.com](http://www.conehealth.centivo.com). This plan has a limited local network, so it is NOT an appropriate plan for anyone who lives out of the local area or has covered dependents outside of the Triad or if you are currently getting treatment from an out-of-network physician and you want or need to continue to go to that practice. It is important to understand that the United Healthcare (UHC) Choice Plus Network is NOT part of the Focus Plan network. Out-of-area coverage is limited to urgent care (2 visits annually), emergency-only and virtual visits.

### Advantages of the Focus Plan:

- No deductible if you follow the plan rules for In-Network Coordinated Care
- Low copays per visits for In-Network Coordinated Care
- No cost for eVisits and Virtual Visits
- No out-of-pocket costs for primary care with In-Network Coordinated Care

Focus Plan Specifics	Coordinated Care: 1. Activate Plan on-line or by phone. 2. Receive referrals for specialty care from your Primary Care Team. 3. Notify Centivo of referrals online or by phone prior to receiving service.	Uncoordinated Care: 1. No Activation and/or 2. No referrals for specialty care, and/or 3. Do not notify Centivo of referrals prior to receiving service.
<b>Calendar Year Deductible</b> - CYD (Individual/Family): All services subject to deductible except where noted.	None	\$500/\$1,000
<b>Out-of-Pocket Maximum</b> - OOP (Individual/Family)	\$2,500/\$5,000	\$7,900/\$15,800
<b>Lifetime Maximum</b>	Unlimited	Unlimited
<b>Preventive Care</b> - Annual wellness exams, Pap test, screening colonoscopy, bone density and/or vision care (eye exam)	No cost	No cost
<b>Breast Health</b> - Screening mammograms, ultrasound and/or MRI	No cost	No cost
<b>Breast Health</b> - Diagnostic mammograms	\$40	40%
<b>Breast Health</b> - Diagnostic MRI	\$150	40%
<b>Hospital Admission</b>	\$750	40%
<b>Outpatient Ambulatory Surgery</b>	\$500	40%
<b>Radiology Services</b> - (Except CT, MRI and PET scans) Regardless of where they are done including physician offices	\$40	40%
<b>Select Radiology Services</b> - (CT, MRI and PET scans) Regardless of where they are done including physician offices	\$150	40%
<b>Primary Care Office Visit</b> - (Includes family practice and internal medicine physicians and pediatricians)	No cost	20%
<b>Specialist Office Visit</b> - (Includes all specialty physicians such as surgeons, cardiologists, radiologists, OB/GYNs)	\$40	40%
<b>e-Visits via MyChart</b>	No cost	No cost
<b>Virtual Visit (video/phone)</b>	No cost	No cost
<b>Chiropractic Office Visit</b>	\$40	40%
<b>Physician Services</b> - Hospital inpatient or outpatient surgery	No cost	40%
<b>Emergency Room Visit</b>	\$500	\$500
<b>Urgent Care</b>	\$75	20%
<b>Laboratory Services</b> (Medically necessary)	\$40	40%
<b>Therapeutic Services</b> (Physical, occupational, speech therapy office visits)	\$30	40%
<b>Cardiac and Pulmonary Rehab Visits</b>	\$30	40%
<b>Holistic Treatment</b>	\$40	40%
<b>Mental Health/Substance Abuse</b> (Acute Inpatient services)	\$750	40%
<b>Individual or Group Therapy</b> - Can be self-referred	No cost	20%

\*This is a quick reference chart for convenience. If there is a discrepancy in benefits listed and the legal plan language in our Summary of Plan (SPD) documents, the SPD will govern plan benefits available.