The **Partnership Option** from Centivo.

A premium health plan, without the premium price.



NOW YOU DON'T HAVE TO CHOOSE BETWEEN CARE AND BUDGET

FREE primary care	No deductible	Predictable copays	Same/next day-virtual primary care	Urgent care & ER coverage anywhere

It all starts with your primary care doctor.

With Centivo, you get access to trusted local doctors and hospitals, **FREE** primary care, predictable copays and no deductible.

Why does it cost less?

The **Partnership Option** is built around a simple idea: **better primary care leads to better healthcare.**

Your primary care doctor is your partner. They help you manage your health, coordinate your care and connect you with the right specialists when you need them.

For most specialist visits, you'll start with a referral from your primary care doctor. This helps ensure you receive the right care at the right time, avoid unnecessary services, and keep your costs lower.

See who's in the Centivo Network, view Option details and more. Scan or go to **jetblue.centivo.com**.

Care from providers you know

Centivo partners directly with carefully selected local doctors and health systems. These partnerships allow us to offer access to high-quality care with recognizable providers at lower costs. Depending on where you live, you may recognize health systems like:

Northwell Health · Mount Sinai · Montefiore · Nuvance Health · Penn Medicine · RWJBarnabas Health · Orlando Health · UCLA Health · Scripps

Primary care, made easier

Centivo Care is your virtual primary care practice, giving you direct access to a doctor and care team who get to know you—not just your symptoms.

- Same- or next-day appointments—FREE
- Dedicated doctor and care team for preventive, sick and chronic condition care
- Integrated mental health care

Available to crewmembers living in the NYC metro area and Long Island, NY; the Los Angeles, Orange County and San Diego metro areas in CA; Orlando and Tampa, FL; and certain locations in CT, NJ and PA.

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Coverage and cost highlights

Partnership Option, powered by Centivo Out-of-network care is not covered, except for urgent or emergency care.	**In-network**
Network	Centivo
Primary care doctor selection required	Yes
Primary care referrals to specialists required	Yes, with exceptions*
Deductible (individual / family)	**None**
Out-of-pocket max. (individual / family)	$2,500 / $5,000
	No deductible and predictable copays.
Annual physical, vaccinations and screenings	**FREE**
Primary care (includes pediatricians)	**FREE**
Centivo Care virtual primary care	**FREE**
Specialist	$50 copay
Mental health	**FREE** at select virtual providers, otherwise $50 specialist copay
Basic imaging (such as X-rays)	**FREE**
Advanced imaging (such as MRIs & PET scans)	$100 copay
Outpatient surgery	$500 copay
Inpatient surgery	$700 copay
Urgent care (same cost if out-of-network)	$100 copay
Emergency room (same cost if out-of-network)	$200 copay

* If you don't visit your designated primary care doctor for care or get a referral for specialist visits, your care will not be covered. No referrals required for OB/GYN care, behavioral healthcare, urgent or emergency care, physical therapy, chiropractic care and select services.

Prescription coverage by CVS Caremark+	**Up to 30-day supply**	**90-day supply**
	No deductible	
Generic	50% coinsurance ($8 max)	50% coinsurance ($24 max)
Brand name (if no generic is available)	50% coinsurance ($100 max)	50% coinsurance ($300 max)
Specialty *if enrolled in PrudentRx Program*	**FREE**	N/A
Specialty *if not enrolled in PrudentRx Program*	30% coinsurance	N/A

+ Please check the prescription drug list or contact CVS Caremark 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.

To learn more, visit jetblue.centivo.com or call Centivo Member Care at **855-521-8155**.

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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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