

RAYCAP, INC.

Finding providers on the Open Access Plans

With the **Open Access** Plan, you have access to any doctors, hospitals or facilities in the U.S.

Your employer uses indexed pricing to establish the fair payment amount for your care. If your provider doesn't participate in one of the optional networks, they will be paid that calculated amount. You may choose to see any doctor within the United States; however, to help avoid a balance bill, we recommend utilizing providers within the following optional networks.

Centivo Network

- Available in many states in the U.S.
- Going to a *doctor* or *facility* in this network avoids a balance bill.

View the Centivo Network

- Go to raycap.centivo.com
- Or scan the QR code



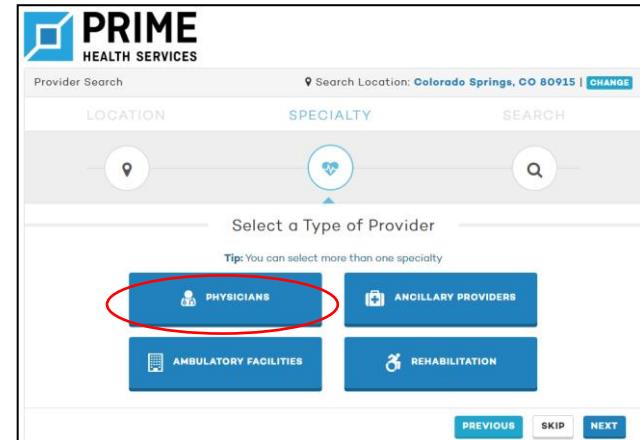
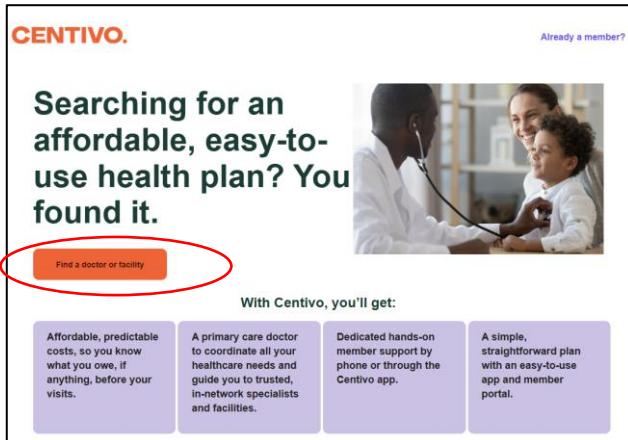
Prime Network

- Available nationwide.
- Going to a *doctor* in this network avoids a balance bill.

View the Prime Network

- Go to <https://centivo.me/prime>
- Or scan the QR code

Be sure to choose "Physicians."



Once your plan year starts, you'll have access to:

- Provider directories in the Centivo app.
- A team of support specialists from Centivo and PERMA FAIR to help you navigate any questions you have about claims or balance bills.

CENTIVO.