

# Suzanne switched to Centivo and put \$1,000 back in her pocket

## ADVANCE Medical Plan – Member Testimonial



Suzanne Siniscalchi,  
Credit Administrator at  
Benjamin Moore

After years of spending thousands of dollars on her healthcare through a high-deductible medical plan, Suzanne was ready for a change. So when she heard about Centivo, she wanted to know more. She attended a webinar and liked what she heard about a new medical plan administrator called Centivo. She enrolled in the ADVANCE Medical Plan and now, a year later, happily reflects on her choice: “I’ve saved at least \$1,000,” she shares.

That savings is not a result of seeing doctors any less. In fact, Suzanne gets care now more than she has in the past, with no fear of unexpected costs. “I would occasionally put off getting care for fear of surprise bills, but not anymore,” says Suzanne. “With preset copays, I know exactly what I’m going to pay before I go to the doctor, so now, I don’t hesitate to go whenever I need to.” For Suzanne, the decision to make the switch was easy. “The Centivo Network included all of my doctors, and it was a comfort to know I could get urgent and emergency care at lower rates even when traveling.”

She also liked that she and her son Thomas would have access to virtual care. “Thomas spends a good part of the year away at college, so being able to see the Centivo Virtual Primary Care practice has been very convenient,” says Suzanne. “So far, all the care he’s received has been online and very thorough. It’s also good to know in-person care can be arranged, if needed.”

When she requires care outside of her own primary care doctor’s office, Suzanne knows she needs to get a referral. “I don’t mind an extra step when it means I’m being referred to quality doctors as well as saving money.” The member app makes the referral process easy. All Suzanne has to do is look for the referral in her member app before she sees the specialist.

When Suzanne has a question about coverage or billing, she reaches out to Centivo Member Care by phone or in the app. “With any medical plan, there are going to be some bumps, but it’s nice that I can call a polite and patient support team when I need it.”

Overall, Suzanne’s experience has been positive. “I would recommend Centivo to any colleague who would like to save money on their healthcare and enjoys taking a more proactive approach to their care. Overall, I’d say the plan has made it easy to use and understand. It’s taken the fear and guesswork out of healthcare.”