2026 medical benefits from Centivo

Taking care of your health. And your budget.

A BETTER KIND OF HEALTH PLAN

FREE primary care	No deductible	Predictable copays	High-quality care	Emergency coverage anywhere

Partnership makes this plan different

A primary care doctor who gets to know you can help keep you healthier, improve your healthcare experience and reduce emergency room visits – all of which keep your costs lower. That's why the **High-Performance Plan** offers:

- A dedicated primary care doctor
- **FREE** primary care visits
- Predictable copays
- Coordinated care between providers
- Improved healthcare experience

For most specialist care, you'll need a referral from your primary care doctor. This referral process makes sure you'll get the right care for your needs from in-network doctors.

See who's in the network

View a plan details, a provider directory and more. Scan or go to ra.centivo.com.

The doctors you can see

The Centivo Network is built on local, high-quality doctors and health systems you know and trust. You'll also have access to:

- Rockwell Health Services (for employees)
- Urgent care when outside the network area, covered as in-network
- Emergency care no matter where you are, covered as in-network
- Virtual options for behavioral health, urgent care, physical therapy and more

FREE Centivo Care

A virtual primary care practice with a dedicated doctor and care team, including mental health.

- Same and next-day appointments that aren't rushed
- Wellness, sick care and chronic condition management
- Coordination with in-person doctors, labs and imaging
- Easy, secure app with chat feature

Your benefit highlight

	High-Performance Plan	
	In-network	Out-of-network
Network	Centivo Network WI-2	N/A
Primary care doctor selection required	Yes	No
Primary care referrals to specialists required	Yes, with exceptions*	No
Deductible (individual/family)	None	$5,000/$10,000
Out-of-pocket max. (individual/family)	$2,000/$4,000	$9,100/$18,200
Annual physical, vaccinations and screenings	FREE	Ded. + 50% coinsurance
Primary care (includes pediatricians)	FREE	Ded. + 50% coinsurance
Centivo Care virtual primary care	FREE	N/A
Specialist	$50 copay	Ded. + 50% coinsurance
Mental health (outpatient)	$50 copay	Ded. + 50% coinsurance
Mental health (inpatient)	$100 copay	Ded. + 50% coinsurance
Basic imaging such as X-rays (in-office/outpatient)	FREE/$50 copay	Ded. + 50% coinsurance
Advanced imaging (such as MRIs & PET scans)	$200 copay	Ded. + 50% coinsurance
Outpatient surgery	$500 copay	Ded. + 50% coinsurance
Inpatient surgery	$800 copay	Ded. + 50% coinsurance
Urgent care	$50 copay	Ded. + 50% coinsurance
Emergency room	$250 copay	$250 copay**
Rockwell Health Services	Services available to employees only.	
Primary care (minor procedures, preventive, etc.)	FREE	N/A
Lab work	FREE	N/A
Physical therapy (evaluation/follow up)	FREE/$5 copay	N/A

* If you don't visit your designated primary care doctor for care or get a referral for specialist visits, your care will be covered as out-of-network. No referral needed for OB/GYN, behavioral health, urgent, emergency or chiropractic care, lab work, physical, occupational or speech therapy.
** Not subject to deductible.

NEW for 2026:
Prescription coverage by Optum Rx

New prescription ID card(s) will be sent by Optum Rx.	Retail	Mail order	Value-based retail++	Value-based mail order++
Generic – Tier 1+	$10 copay	$20 copay	$5 copay	$10 copay
Preferred brand – Tier 2	20% coins. ($100 max.)	20% coins. ($200 max.)	10% coins. ($50 max.)	10% coins. ($100 max.)
Non-preferred brand – Tier 3	40% coins. ($120 max.)	40% coins. ($240 max.)	20% coins. ($60 max.)	20% coins. ($120 max.)

+ A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact Optum Rx for any questions about specific medications. Retail is up to 30-day supply; Mail order is up to 90-day supply.
++ Value-based drugs are defined on the preventive drug list.

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.

Learn more at ra.centivo.com or by calling 833-502-2403.

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This document provides an overview of the plan offering. Information is not a complete description of benefits..