2027 medical benefits from Centivo

A premium health plan, without the premium price.



THE HIGH-PERFORMANCE PLAN

FREE primary care	No deductible	Predictable copays	**FREE** virtual primary care	Same- and next-day virtual primary care visits

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 **High-Performance Plan** 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 plan details and more. Scan or go to **ra.centivo.com**.

Care from providers you know

Centivo partners directly with carefully selected local doctors and health systems that meet high standards for quality and value. These partnerships help make high-quality healthcare more affordable without sacrificing the care you need. In your area, this includes:

Ascension · Children's Wisconsin · Froedtert · ProHealth Care

Rockwell Health Services (for employees) is available through this plan.

Primary care, made easier

Centivo Care is your dedicated virtual primary care practice—and it's FREE with each Centivo plan. You'll have a doctor and care team who get to know you, not just your symptoms.

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

CENTIVO.

Revised 10/14/26

Coverage and cost highlights

	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 (covered as in-network when outside network area)	$50 copay	Ded. + 50% coinsurance
Emergency room (covered as in-network wherever you are, copay waived if admitted)	$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.

Prescription coverage by Optum Rx Retail is up to a 30-day supply; Mail order is a 90-day supply.	**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.

++ 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 (coins.): 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**.

CENTIVO.

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

© 2026 Centivo Corporation.