2027 medical benefits from Centivo

A premium health plan, without the premium price



THE CENTIVO PLAN

FREE primary care	Low-cost mental health visits	No deductible	One doctor to guide your care	Local providers you know

It all starts with your primary care doctor.

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

Why does it cost less?

The **Centivo 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 while avoiding unnecessary services and keeping your costs lower.

See who's in the network

View plan details, a provider directory and more. Scan or go to **pwga.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 negotiated rates. In your area, this includes:

Mount Sinai

UCLA Health

Already seeing one of these providers? You can get the same great care—at a lower cost.

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
- Preventive, sick and chronic care
- Integrated mental health

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Revised 8/20/2026

Coverage and cost highlights

	Centivo Plan	
	In-network	Out-of-network
Network	Centivo	N/A
Primary care doctor selection required	Yes	No
Primary care referrals to specialists required	Yes, with exceptions*	No
Deductible (individual/family)	None	$500 / $1,500
Out-of-pocket max. (individual/family)	$2,000 / $4,000	$20,000 per person
Primary care (includes pediatricians)	FREE	40% coinsurance**
Centivo Care virtual primary care	FREE	N/A
Specialist	$25 copay	40% coinsurance**
Behavioral health	$25 copay	40% coinsurance**
Basic imaging (such as X-rays)	$10 copay	40% coinsurance**
Advanced imaging (such as MRIs & PET scans)	$150 copay	40% coinsurance**
Surgery (Outpatient / Inpatient)	$250 / $400 copay	40% coinsurance**
Inpatient stay	$600 copay	40% coinsurance**
Telemedicine (urgent care/behavioral health)	FREE	40% coinsurance**
Urgent care (covered as in-network when away from home)	$75 copay	40% coinsurance**
Emergency room (covered as in-network no matter where you are)	$300 copay	$300 copay

* 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.
** After you meet your deductible.

Prescription coverage by Express Scripts

	Retail (up to 30-day supply)/mail order (90-day supply)
Generic – Tier 1+	$10 copay / $20 copay
Preferred brand – Tier 2	$25 copay /$50 copay
Non-preferred brand – Tier 3	$50 copay / $100 copay
Specialty – Tier 4 (30-day supply only)	$0 copay if you enroll in SaveOnSP program.++

+ A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact Express Scripts for any questions about specific medications.
++ For specialty drugs not covered by SaveOnSP, applicable drug copay will apply. Specialty drugs must be ordered through Express Scripts Accredo

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 **pwga.centivo.com** or by calling **855-302-9522**.

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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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