2027 Centivo medical plan overview

A premium health plan, without the premium price.



THE CENTIVO COORDINATED CARE PLAN

$0 deductible	$0 Primary care	A doctor who guides your care	Most care 100% covered	Same- and next-day virtual primary care

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 **Centivo Coordinated Care 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 needed.

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 urgent care and emergency room visits and keep your costs lower.

See who's in the Centivo Network, view plan details and more. Scan or go to **abk.centivo.com**.

Care from providers you know

Centivo partners directly with local doctors and health systems to negotiate lower costs. That means the Centivo Network includes many familiar providers—with significantly lower costs for care. Depending on where you live, you may recognize health systems like:

UCLA Health · MemorialCare · PIH Health · Scripps · Mount Sinai · Northwell Health · Lehigh Valley Health Network · Montefiore · RWJBarnabas Health

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 for preventive, sick and chronic condition care
- Integrated mental health care

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Coverage and cost highlights

	Centivo Coordinated Care Plan	
	In-network Coordinated	Out-of-network Uncoordinated
Network	Centivo Network	N/A
Primary care doctor selection required	Yes	No
Primary care referrals to specialists required	Yes, with some exceptions*	No
Deductible (individual / family)	None	$3,000 / $6,000
Out-of-pocket max. (individual / family)	$1,500 / $3,000	$6,000 / $12,000
Primary care (includes pediatricians)	$0 copay	50% coins.**
Centivo Care virtual primary care	$0 copay	N/A
Specialist	$0 copay	50% coins.**
Behavioral health	$0 copay	50% coins.**
Basic imaging (such as X-rays)	$0 copay	50% coins.**
Advanced imaging (such as MRIs & PET scans)	$0 copay	50% coins.**
Inpatient or outpatient surgery (pre-certification required for surgeries or hospital stays)	$0 copay	50% coins.**
Urgent care (covered as in-network when away from home)	$50 copay	$50 copay
Emergency room (covered as in-network wherever you are, copay waived if admitted)	$200 copay	$200 copay

* If you don't visit your designated primary care doctor for care or get a referral for specialist visits, your care is considered Uncoordinated and 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 CVS Caremark

	Retail (up to 30-day supply) / **mail order** (90-day supply)+	
Generic – Tier 1++	$0 / $0 copay	50% (retail only)
Preferred brand – Tier 2+++	$30 / $60 copay	50% (retail only)
Non-preferred brand – Tier 3+++	$60 / $120 copay	50% (retail only)

Your plan requires specialty medications to be filled through a CVS Caremark specialty pharmacy, or you will owe the full cost of the drug. Some specialty medications may be available at no cost to you through PrudentRx savings. Specialty medications are not covered out-of-network. Contact the CVS Caremark Specialty Pharmacy to learn more: (800) 237-2767.

+ Maintenance medications must be filled at a 90-day supply either through mail order or at a CVS Caremark retail pharmacy. Otherwise, you will owe a $10 penalty each time you fill a maintenance medication after the 2nd time.

++ A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact CVS Caremark for any questions about specific medications.

+++ If you or your provider choose a brand-name medication when a generic version is available, you will pay the brand copay plus the difference in cost when you fill this medication.

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 abk.centivo.com or by calling **833-666-1322**.

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