

2027 MEDICAL BENEFITS FROM CENTIVO

Premium healthcare, without the premium cost

Available to Affiliate employees in Phoenix, AZ and Houston, TX metro areas and Seattle.



A plan option that offers FREE and affordable care from a broad network of doctors and hospitals – making it easy to get the care you need without breaking the bank.

Plan features

With **Centivo**, your benefits start right away with low, predictable costs so you always know what you'll owe before you get care.

- **FREE** primary care, including pediatricians visits for children
- **FREE** behavioral health visits
- Predictable copays for care
- Convenient virtual options for primary care, behavioral health and urgent care

See who's in the network

View the Cigna provider directory at hcpdirectory.cigna.com.^{*}
When asked to login/register, choose "Continue as guest."
When asked to select a plan, choose "LocalPlus."



The doctors you can see

The Centivo plan uses the Cigna LocalPlus Network, which gives you access to doctors, specialists and hospitals across the U.S.

- Urgent care is covered as in-network when outside the network area
- Emergency care is covered as in-network no matter where you are

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

^{*} This site is provided and managed by Cigna and may include providers not available with your plan. Once your plan year begins, you'll have access to the provider directory specific to your plan via the Centivo member portal.

Your benefit highlight

	Centivo Plan
	In-network
Network	Cigna LocalPlus
Deductible (individual/family)	\$1,000/\$2,000
Out-of-pocket max. (individual/family)	\$4,000/\$8,000
Annual physical, vaccinations and screenings	FREE
Primary care (includes pediatricians)	FREE
Centivo Care virtual primary care	FREE
Specialist	\$50 copay
Behavioral health (in person or virtual from MDLIVE)	FREE
Basic imaging (such as X-rays)	\$20 copay
Advanced imaging (such as MRIs & PET scans)	\$200 copay after deductible
Outpatient surgery	\$500 copay after deductible
Inpatient surgery	\$900 copay after deductible
Virtual urgent care from MDLIVE	FREE
Urgent care	\$75 copay
Emergency room	\$500 copay

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 by calling Centivo Member Care at 800-981-8925.