

2026 medical benefits from Centivo

# A health plan with a doctor by your side.



## A BETTER KIND OF HEALTH PLAN

Personal doctor relationship

High-quality doctors

**FREE** doctor visits

No deductible

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 **ADVANCE Medical Plan** offers:

- A dedicated primary care doctor
- **FREE** primary care visits
- **FREE** behavioral health 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 plan details, search for providers and more. Scan or go to [benjaminmoore.centivo.com](http://benjaminmoore.centivo.com).



## The doctors you can see

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

- 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

**CENTIVO.**

Revised 10/14/25

# Your benefit highlight

ADVANCE Medical Plan		
	In-network	Out-of-network
Network	Centivo Network	N/A
Primary care doctor selection required	Yes	No
Primary care referrals to specialists required	Yes, with exceptions*	No
Deductible (individual/family)	None	\$6,000/\$12,000
Out-of-pocket max. (individual/family)	\$3,000/\$6,000	\$25,000/\$50,000
	No deductible and predictable copays.	After you meet your deductible, you'll pay coinsurance % listed below.
Annual physical, vaccinations and screenings	FREE	50%
Primary care (includes pediatricians)	FREE	50%
Centivo Care virtual primary care	FREE	50%
Specialist	\$40 copay	50%
Behavioral health	\$40 copay	50%
Basic imaging (such as X-rays)	\$10 copay	50%
Advanced imaging (such as MRIs & PET scans)	\$200 copay	50%
Outpatient surgery	\$500 copay	50%
Inpatient surgery	\$800 copay	50%
Urgent care	\$75 copay	50%**
Emergency room	\$200 copay	\$200 copay

\* If you don't visit your designated PCP 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. Visit [benjaminmoore.centivo.com](http://benjaminmoore.centivo.com) for a full list of referral exceptions.

\*\* If you are outside of the Centivo Network area, visit any urgent care and have your visit covered at the in-network rate (\$75 copay). If you are in a Centivo Network area and choose to go to an out-of-network urgent care center, a 50% coinsurance applies.

## Prescription coverage by Express Scripts

### Retail (up to 30-day supply)/mail order (90-day supply)

Generic prescription – Tier 1+	\$7/\$15 copay
Preferred brand prescription – Tier 2	20% coinsurance \$40 minimum/\$80 minimum

+ 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.

### 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 [benjaminmoore.centivo.com](http://benjaminmoore.centivo.com) or by calling 855-221-2421.