2027 medical benefits from Centivo

A premium health plan, without the premium price.



THE CENTIVO PLATINUM PLUS EPO PLAN

FREE primary care	**FREE** mental health care	No deductible	**FREE** basic imaging (e.g., X-rays & blood work)	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 Platinum Plus EPO 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 **united.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 costs. Depending on where you live, you may recognize health systems like:

Montefiore · Mount Sinai · RWJBarnabas Health · Northwell Health · Orlando Health · Lehigh Valley Health Network · Penn Medicine · Nuvance Health · Halifax 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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Revised 10/13/26

Coverage and cost highlights

	Centivo Platinum Plus EPO Plan In-network only (except for urgent or emergency care)
Network	Centivo Network
Primary care doctor selection required	Yes
Primary care referrals to specialists required	Yes, with exceptions*
Deductible (individual/family)	None
Out-of-pocket max. (individual / family)	$2,500 / $5,000
Annual physical, vaccinations and screenings	FREE
Primary care (includes pediatricians)	FREE
Centivo Care virtual primary care	FREE
Specialist	$40 copay
Behavioral health	FREE
Lab work and basic imaging (such as X-rays)	FREE
Advanced imaging (such as MRIs & PET scans)	$100 copay
Outpatient surgery	$300 copay
Inpatient surgery	$500 copay
Urgent care (same cost in-or out-of-network)	$100 copay
Emergency room (same cost in-or out-of-network, copay waived if admitted)	$250 copay

* If you don't visit your designated primary care doctor for care or get a referral for specialist visits, your care will not be covered. No referral needed for OB/GYN, behavioral health, urgent, emergency or chiropractic care, acupuncture, lab work, physical, occupational or speech therapy.

Prescription coverage by CVS Caremark

	Retail (up to 30-day supply) / Mail order (90-day supply)
Generic – Tier 1[+]	FREE / FREE
Preferred brand – Tier 2	$25 / $50 copay
Non-preferred brand – Tier 3	$150 / $300 copay
Specialty – Tier 4[++] (30-day supply only)	30% coins.

+ 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.

[++] $0 copay for applicable specialty medications for members enrolled in the PrudentRx Copay Program. Call 844-635-3401 for more details.

Defining key terms:

Deductible: The amount you pay out-of-pocket before the plan pays towards your healthcare costs. There is no deductible with this plan.
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 united.centivo.com or by calling **833-666-1302**.

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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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