2027 medical benefits from Centivo

A premium health plan, without the premium price.



THE HIGH-PERFORMANCE PLAN

FREE primary care	**FREE** mental health visits	No deductible	Predictable copays	**FREE** basic imaging (such as X-ray & blood work)

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 **High-Performance 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 WI-2, view plan details and more. Scan or go to **whirlpool.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 at significantly lower costs. This plan uses the Centivo Network WI-2*, which in your area includes:

Ascension · Children's Wisconsin · Froedtert · ProHealth Care

*Aurora and Froedtert South are not included

Primary care, made easier

Centivo Care is your dedicated virtual primary care practice—and it's FREE with each Centivo plan. You'll have a doctor and care team who get to know you, not just your symptoms.

- Same- or next-day appointments
- Dedicated doctor and care team for preventive, sick and chronic condition care
- Integrated mental health

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Coverage and cost highlights

	High-Performance Plan	
	In-network	**Out-of-network**
Network *Note: Aurora and Froedtert South are **not included** in the WI-2 network*	Centivo WI-2	N/A
Primary care doctor selection required	Yes	No
Primary care referrals to specialists required	Yes, with exceptions*	No
Deductible (individual/family)	None	$4,900 / $9,800
Out-of-pocket max. (individual/family)	$3,000 / $6,000	$12,900 / $25,800
Primary care (includes pediatricians)	FREE	50% coins.**
Centivo Care virtual primary care	FREE	N/A
Specialist	$40 copay	50% coins.**
Behavioral health	FREE	50% coins.**
Basic imaging (such as X-rays)	FREE	50% coins.**
Advanced imaging (such as MRIs & PET scans)	$150 copay	50% coins.**
Outpatient surgery	$700 copay	50% coins.**
Inpatient surgery	$1,100 copay	50% coins.**
Virtual urgent care	FREE	50% coins.**
Urgent care	$75 copay	50% coins. or $75 copay***
Emergency room (Plus $250 penalty if used for non-emergent care)	$250 copay	$250 copay
Ascension InSinkErator Employee Health Center		
Primary care, in-person or virtual visits	FREE	N/A
Behavioral health	FREE	N/A
Lab work	FREE	N/A

* 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.

*** Using an out-of-network provider while in the service area costs 50% coinsurance after the deductible. If outside network area, cost is a $75 copay.

Prescription coverage by MedImpact	**Retail: up to 30-day supply**	**Mail order: 90-day supply**
Generic – Tier 1+	10% coins. ($10 minimum; up to $30 maximum)	10% coins. ($25 minimum; up to $75 maximum)
Preferred brand – Tier 2	20% coins. ($40 minimum; up to $150 maximum)	20% coins. ($100 minimum; up to $375 maximum)
Non-preferred brand – Tier 3	50% coins. ($70 minimum; up to $300 maximum)	50% coins. ($175 minimum; up to $750 maximum)
Specialty – Tiers 4, 5, 6, and 7	Costs vary, see plan documents	N/A

+ A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact MedImpact 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 (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 whirlpool.centivo.com or by calling **800-582-5147**.

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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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