

2025 medical benefits from Centivo

# Taking care of your health. And your budget.



## A BETTER KIND OF HEALTH PLAN

**FREE**  
primary care

No  
deductible

Predictable  
copays

High-quality  
care

Emergency  
coverage anywhere

## Partnership makes this plan different

It's proven that working with a primary care doctor 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 **High Performance Plan** is focused on a relationship between you and your doctor, with **FREE** primary care visits.

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 Centivo Network, view plan details and more. Scan or go to [kohler.centivo.com](https://kohler.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 virtual primary care

Centivo's Virtual Primary Care practice is a convenient alternative to in-person primary care.

- Virtual appointments with no waiting rooms
- Trusted partner in your care for new or ongoing concerns
- Coordination with in-person doctors
- Easy-to-use, secure app

# Your benefit highlight

	In-network and Guided	Out-of-network or Unguided
Network	Centivo WI-2 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 maximum (individual/family)	\$3,500/\$7,000	\$9,100/\$18,200
Annual physical, vaccinations and screenings	FREE	Ded. + 50% coinsurance
Primary care, includes pediatricians	FREE	Ded. + 50% coinsurance
Centivo Virtual Primary Care	FREE	N/A
Specialist	\$75 copay	Ded. + 50% coinsurance
OB/GYN	\$25 copay	Ded. + 50% coinsurance
Mental health	\$25 copay	Ded. + 50% coinsurance
Basic imaging (such as X-rays)	\$25 copay	Ded. + 50% coinsurance
Advanced imaging (such as MRIs & PET scans)	\$300 copay	Ded. + 50% coinsurance
Outpatient surgery	\$500 copay	Ded. + 50% coinsurance
Inpatient surgery	\$1,750 copay	Ded. + 50% coinsurance
Inpatient stay (no surgery)	\$1,000 copay	Ded. + 50% coinsurance
Urgent care (covered as in-network when outside network area)	\$100 copay	Ded. + 50% coinsurance/
Emergency room (waived if admitted)	\$350 copay	\$350 copay
<b>Prevea Kohler Health Center</b>		
Primary care	FREE	\$40 copay
Urgent care, chiropractic, PT, mental health	\$10 copay	\$10 copay
Specialist	\$10 copay	\$40 copay
Imaging	FREE	FREE

\* 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.

Prescription coverage by Express Scripts**	Up to 30-day supply at retail
Generic	10% coinsurance (\$15 minimum copay)
Preferred brand	30% coinsurance (\$30 minimum copay)
Non-preferred brand	50% coinsurance (\$60 minimum copay)

\*\* Maintenance drugs must be filled as 90-day supply through mail order, Woodlake Pharmacy or Walgreens (minimum copays double, \$300 maximum copay). Please contact Express Scripts with any questions.

## 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 [kohler.centivo.com](https://kohler.centivo.com) or by calling 855-440-1955.

