

2026 medical benefits from Centivo

A health plan with a doctor by your side.



COMPREHENSIVE COVERAGE YOU CAN COUNT ON

FREE
primary care

No
deductible

Predictable
copays

High-quality
care

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 High-Performance Plan offers:

- A dedicated primary care doctor
- 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, a provider directory and more. Scan or go to 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 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

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	\$100 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
Prevea Kohler Health Center		
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 or by calling 855-440-1955.



This document provides an overview of the plan offering. Information is not a complete description of benefits..