

2026 medical benefits from Centivo

Taking care of your health. And your budget.

You have a choice of two plans from Centivo – both of which offer high-quality care and lower costs compared to traditional plans.



Partnership makes these plans different

A doctor by your side

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 **Centivo Plans** offer:

- A dedicated primary care doctor, with \$0 visits*
- Coordinated care through the **Pella Corporation Wellness Center**, powered by Premise Health
- 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 a plan details, a provider directory and more. Scan or go to pella.centivo.com.



Centivo EPO

- No deductible
- **\$0** primary care and behavioral health visits
- **\$0** primary care visits at Wellness Center
- **\$0** virtual visits with My Premise Health
- Predictable copays

Centivo HDHP

- **\$0** primary care and behavioral health visits after deductible
- **\$30*** primary care visits at Wellness Center
- **\$15** virtual visits with My Premise Health
- HSA-qualified, so you can contribute pre-tax dollars from your paycheck
- Out-of-network care available at a higher cost

Both plans offer

- **\$0** annual preventive visit
- Access to Pella Corporation Wellness Center
- Pharmacy coverage through CVS Caremark
- 24/7 virtual primary care through My Premise Health
- Urgent care covered as in-network when outside the network area
- Emergency room covered as in-network nationwide

*\$0 after deductible for Centivo HDHP.

The doctors you can see

The Centivo Network is built with quality providers who offer great care at a great cost.

You'll have access to in-person doctors and hospitals, national providers for things like labs and dialysis, and virtual providers for wellness visits, urgent care and more.

If you have trouble finding a provider, Centivo Member Care can help.



Level IV trauma hospital

30 locations

Extensive outpatient services, including cancer care, cardiology, orthopedics, behavioral health and more



Iowa's largest medical center, serving the Des Moines metro area

4 hospitals

50+ primary care, pediatric, internal medicine and specialty clinics

1,500+ physicians

Pella Corporation Wellness Center, powered by Premise Health.

The convenience of a near-site clinic offering affordable, complete primary care and coordination with other doctors.

- Dedicated doctor and care team
- Primary care including physicals, preventive exams and vaccinations
- Treatment for injuries and minor illness
- Care management for long-term health conditions
- Mental health support
- Labs and testing
- Pharmacy
- Specialist referrals to in-network providers when needed



Plus, access to [My Premise Health](#), a virtual primary care practice.

- No waiting rooms or commute
- 24/7 virtual primary care
- Wellness, sick care and chronic condition management

No matter which plan you choose, you'll have access to:

- A network of high-quality doctors and hospitals
- Convenient virtual care options
- Pharmacy coverage by CVS Caremark
- An easy-to-use member app with digital ID card, provider directory, claims information and more

Your benefit highlight

	Centivo EPO	Centivo HDHP
	In-network	In-network
Network	Centivo Network	Centivo Network
Primary care doctor selection required	Yes	Yes
Primary care referrals to specialists required	Yes, with exceptions ¹	Yes, with exceptions ¹
Preventive care (annual wellness visit)	\$0	\$0
Deductible (individual/family)	None	\$2,250/\$4,500
Out-of-pocket max. (individual/family)	\$3,000/\$6,000	\$4,000/\$8,000
Primary care (includes pediatricians)	\$0	\$0 after deductible
Specialist ¹	\$40 copay	20% coinsurance ²
Behavioral health	\$0	\$0 after deductible
Advanced imaging (such as MRIs & PET scans)	\$200 copay	20% coinsurance ²
Outpatient surgery	\$500 copay	20% coinsurance ²
Inpatient surgery	\$800 copay	20% coinsurance ²
Urgent care	\$50 copay	20% coinsurance ²
Emergency room (A \$250 penalty charge will apply if used for non-emergent care)	\$250 copay	20% coinsurance ²
Pella Corporation Wellness Center		
Primary Care (in-person)	\$0	\$30 copay; \$0 after deductible
My Premise Health virtual primary care	\$0	\$15 copay

¹ If you don't visit your designated primary care doctor for care or get a referral for specialist visits, outpatient surgery or inpatient surgery, with the EPO plan your care will not be covered; with HDHP plan a 20% penalty may be added to the cost of care. No referral needed for OB/GYN, behavioral health, urgent, emergency or chiropractic care, lab work, physical, occupational or speech therapy.

² After you meet your deductible.

Prescription coverage by CVS Caremark	Centivo EPO	Centivo HDHP
	Retail (up to 30-day supply) / mail order (90-day supply)	
Generic – Tier 1*	\$10 / \$30 copay	20% coinsurance after deductible
Preferred brand – Tier 2	\$30 / \$90 copay	20% coinsurance after deductible
Non-preferred brand – Tier 3	\$50 / \$150 copay	20% coinsurance after deductible
Specialty – Tier 4 (30-day supply only)	30% coinsurance	20% coinsurance after deductible

*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.

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 pella.centivo.com or by calling 833-426-4054.