2027 medical benefits from Centivo

A premium health plan, without the premium price.



Choose from two Centivo plans that help you spend less without sacrificing high-quality care.

It all starts with your primary care doctor.

With Centivo, you get access to trusted local doctors and hospitals, **$0** primary care*, and lower out-of-pocket costs than traditional health plans.

Why does it cost less?

The Centvio plans are 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 network

View 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
- **$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 Centivo Network area
- Emergency room visit covered as in-network nationwide

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*$0 after deductible for Centivo HDHP.

Care options in your community

MERCYONE

Iowa's largest medical center | 4 hospitals | 1,500+ physicians | 50+ primary care, pediatric & specialty clinics

Pella Regional Health Center

- Level IV trauma hospital
- 30 locations
- Extensive outpatient services, including cancer care, cardiology, orthopedics, behavioral health and more

KNOXVILLE Hospital & Clinics

- 40+ medical services and specialties
- 3 clinic locations
- Expanded emergency & transfusion care
- Top 100 Critical Access Hospital

mahaskahealth

- 85+ medical specialties
- 630 healthcare professionals
- 24/7 emergency care
- 4 Iowa Centers of Excellence awards

SINCERA HEALTH

- Family medicine & pediatrics
- Obstetrics
- Chronic condition management
- Labs, imaging & urgent care

Pella Corporation Wellness Center, powered by Premise Health.

The convenience of a nearby 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

Coverage and cost highlights

	Centivo EPO	Centivo HDHP	
	In-network	In-network	Out-of-network
Network	Centivo Network	Centivo Network	N/A
Primary care doctor selection required	Yes	Yes	N/A
Primary care referrals to specialists required	Yes, with exceptions[1]	Yes, with exceptions[1]	N/A
Preventive care (annual wellness visit)	$0	$0	40% coinsurance[2]
Deductible (individual/family)	None	$2,500 / $5,000	$4,500 / $9,000
Out-of-pocket max. (individual/family)	$3,000 / $6,000	$4,500 / $9,000	$8,000 / $16,000
Primary care (includes pediatricians)	$0	$0 after deductible	40% coinsurance[2]
Specialist[1]	$40 copay	20% coinsurance[2]	40% coinsurance[2]
Behavioral health	$0	$0 after deductible	40% coinsurance[2]
Advanced imaging (such as MRIs & PET scans)	$200 copay	20% coinsurance[2]	40% coinsurance[2]
Outpatient surgery	$500 copay	20% coinsurance[2]	40% coinsurance[2]
Inpatient surgery	$800 copay	20% coinsurance[2]	40% coinsurance[2]
Urgent care	$50 copay	20% coinsurance[2]	40% coinsurance[2]
Emergency room ($250 penalty applies if used for non-emergent care)	$250 copay	20% coinsurance[2]	20% coinsurance[2]
Pella Corporation Wellness Center			
Primary care (in-person)	$0	$30 copay until deductible is met; $0 after	N/A
My Premise Health virtual primary care	$0	$15 copay	N/A

[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 the 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	
	30-day supply	90-day supply	30-day supply	90-day supply
Generic – Tier 1*	$10 copay	Wellness Center: $20 copay All other: $30 copay	20% coinsurance after deductible	20% coinsurance after deductible
Preferred brand – Tier 2	$30 copay	Wellness Center: $60 copay All other: $90 copay	20% coinsurance after deductible	20% coinsurance after deductible
Non-preferred brand – Tier 3	$50 copay	Wellness Center: $100 copay All other: $150 copay	20% coinsurance after deductible	20% coinsurance after deductible
Specialty – Tier 4 (30-day supply only)	30% coinsurance	N/A	20% coinsurance after deductible	N/A

*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**.

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This document is intended as a summary of the plan offerings and does not include all details of coverage. In the event of any conflict between this summary and the official plan documents, the plan documents will govern.