

2026 medical benefits from Centivo

Taking care of your health. And your budget.



A HEALTH PLAN WITH A DOCTOR BY YOUR SIDE

FREE primary and behavioral health care

No deductible

Predictable copays

High-quality care

Urgent and 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 **Centivo Copay Plan** offers:

- A dedicated primary care doctor
- FREE primary care visits, including virtual visits
- FREE behavioral health visits
- Coordinated care between providers
- An 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.

Check out the Centivo Copay Plan

View plan details, the provider directory, and more. Scan or go to guardianlife.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 and 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

	Centivo Copay Plan
	In-network
Network	Centivo Network
Primary care doctor selection required	Yes
Primary care referrals to specialists required	Yes, with some exceptions*
Deductible (individual/family)	None
Out-of-pocket maximum (individual/family)	\$2,500/\$5,000
Annual physical, vaccinations and screenings	FREE
Primary care (includes pediatricians)	FREE
Centivo Care virtual primary care	FREE
Specialist	\$25 copay
Mental health office visits and out-patient facilities	FREE
Laboratory services	FREE
Basic imaging (such as X-rays)	\$25 copay
Advanced imaging (such as MRIs & PET scans)	\$100 copay
Outpatient surgery (facility and provider fees)	\$100 copay
Inpatient surgery (facility and provider fees)	\$250 copay/day, up to \$750 copay maximum
In-person urgent care (same cost if out-of-network)	\$50 copay
Virtual urgent care	FREE
Emergency room (waived if admitted, same cost if out-of-network)	\$250 copay

* If you don't visit your designated primary care doctor for care or get a referral for specialist visits, your care might not be covered. No referral needed for OB/GYN, behavioral health, urgent, emergency or chiropractic care, lab work, physical, occupational or speech therapy.

Prescription coverage by CVS Caremark

	Retail (up to a 30-day supply) / mail order (up to a 90-day supply)
Generic	\$10/\$25 copay
Preferred brand	\$30/\$75 copay
Non-preferred	\$50/\$125 copay

To confirm the coverage and cost for your medication, visit [caremark.com](https://www.caremark.com) or call CVS Caremark at 833-987-2820.

Learn more at guardianlife.centivo.com
or by calling 833-433-1410.

