2027 medical benefits from Centivo

A premium health plan, without the premium price.



THE CENTIVO COPAY PLAN

FREE primary care	**FREE** mental health care	No deductible	Predictable copays	Urgent and emergency coverage anywhere

It all starts with your primary care doctor.

With Centivo, you get access to trusted local doctors and hospitals, **FREE** primary care, predictable copays and no deductible.

Why does it cost less?

The **Centivo Copay Plan** is 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 Centivo Network, view plan details and more. Scan or go to **guardianlife.centivo.com**.

Care from providers you know

Centivo partners directly with carefully selected local doctors and health systems. These partnerships allow us to offer access to high-quality care with recognizable providers at lower costs. Depending on where you live, you may recognize health systems like:

Ascension · Mount Sinai · RWJBarnabas HEALTH · Northwell Health · ORLANDO HEALTH · MERCYONE · Penn Medicine · UCLA Health · Scripps

Primary care, made easier

Centivo Care is your virtual primary care practice, giving you direct access to a doctor and care team who get to know you—not just your symptoms.

- Same- or next-day appointments—FREE
- Dedicated doctor and care team for preventive, sick and chronic condition care
- Integrated mental health care

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Revised 10/6/26

Coverage and cost highlights

	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 outpatient 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 Rightway

	Retail (up to a 30-day supply) / Retail or Mail Service (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 joinrightway.com/rx or call Rightway at 833-502-8990.

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

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

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