

2026 medical benefits from Centivo

A health plan with a doctor by your side.



HIGH-QUALITY CARE AND LOWER COSTS FOR YOUR FAMILY

Personal doctor
relationship

High-quality
doctors

FREE
doctor visits*

Predictable
copays*

Emergency
coverage anywhere

Plan options

You have a choice of two plans from Centivo – both of which offer high-quality care and lower costs for you and your family.

Centivo Copay Plan

There is no deductible with this plan, so it pays right away. You'll have low, predictable costs so you'll always know what you'll owe, if anything, before going to the doctor.

Centivo HSA Plan

This plan has a deductible and higher out-of-pocket costs but can be paired with a health savings account (HSA) for pre-tax contributions.

Partnership makes these plans different

It's proven that working with a primary care doctor can help keep you healthier, improve your healthcare experience and reduce emergency room visits, all of which keep your costs lower. That's why these plans are focused on a relationship between you and your personally selected doctor.

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. No referral is needed for OB/GYN, emergency, urgent care, behavioral health, labs, X-rays and specific therapies.

Plan features

Both Centivo plans offer the same coverage and benefits as other plan options, but Centivo plans offer a vetted network that only includes providers who meet high quality standards. Both Centivo plans offer:

- FREE primary care*
- Pre-set copays*
- Care at the Mutual Health Center covered at 100%*
- Urgent care covered as in-network when outside the Centivo Network area
- Emergency care covered as in-network no matter where you are

Doctors you can see

The Centivo Network is built on local, high-quality providers and health systems you know and trust.



See a provider directory, view plan details and more, scan the QR code or go to nm.centivo.com.

Your benefit highlights

	Centivo Copay Plan		Centivo HSA Plan	
	In-network	Out-of-network	In-network	Out-of-network
Network	Centivo Network*	N/A	Centivo Network*	N/A
Primary care doctor selection required	Yes	N/A	Yes	N/A
Primary care referrals to specialists required	Yes, with some exceptions**	N/A	Yes, with some exceptions**	N/A
Deductible (individual / individual + spouse or child / family)	None	\$3,250/\$6,500/ \$9,750	\$1,700 / \$3,400 / \$5,100	\$4,000 / \$8,000 / \$12,000
Out-of-pocket maximum (individual / individual + spouse or child / family)	\$3,900 / \$7,800 / \$11,700	Unlimited	\$3,400 / \$6,800 / \$10,200	Unlimited
Annual physical, vaccinations and screenings	FREE	Ded. + 40% coins.	FREE	Ded. + 40% coins.
Primary care (includes pediatricians)	FREE	Ded. + 40% coins.	Ded. then FREE	Ded. + 40% coins.
Mutual Health Center – all care	FREE	N/A	Ded. then FREE	N/A
Specialist	\$50 copay	Ded. + 40% coins.	Ded. + \$50 copay	Ded. + 40% coins.
Mental health	\$25 copay	Ded. + 40% coins.	Ded. + \$25 copay	Ded. + 40% coins.
Basic imaging (such as X-rays)	\$50 copay	Ded. + 40% coins.	Ded. + \$25 copay	Ded. + 40% coins.
Advanced imaging (such as MRIs & PET scans)	\$150 copay	Ded. + 40% coins.	Ded. + \$150 copay	Ded. + 40% coins.
Outpatient surgery	\$750 copay	Ded. + 40% coins.	Ded. + \$750 copay	Ded. + 40% coins.
Inpatient surgery	\$1,250 copay	Ded. + 40% coins.	Ded. + \$1,250 copay	Ded. + 40% coins.
Urgent care	\$75 copay	Ded. + 40% coins.	Ded. + \$75 copay	Ded. + 40% coins.
Emergency room (waived if admitted)	\$500 copay	\$500 copay	Ded. + \$500 copay	Ded. + \$500 copay

* Network in Wisconsin is Centivo Network WI-2.

** If you don't visit your designated PCP for care or get a referral for specialist visits, you'll pay more for your care. No referral is needed for OB/GYN, emergency, urgent care, behavioral health, labs, X-rays and specific therapies.

NEW for 2026: Prescription coverage by Rightway

	Retail (up to 30-day supply)/mail order (90-day supply)			
Generic +	\$10/\$25 copay	N/A	Ded. + \$10/\$25 copay	N/A
Preferred brand	\$30/\$75 copay	N/A	Ded. + \$30/\$75 copay	N/A
Non-preferred brand	\$50/\$125 copay	N/A	Ded. + \$50/\$125 copay	N/A
Specialty (30-day supply only) \$0 copay if enrolled in PrudentRx Copay Assistance Program	Varies	N/A	Varies	N/A

+ A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact Rightway 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 nm.centivo.com or by calling 833-452-2888.