

THE CENTIVO PARTNERSHIP PLAN

A premium health plan, without the premium price.



FREE
primary care

No
deductible

Predictable
copays

High-quality
care

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 Partnership 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.

Provider directory
and plan details!
Scan or go to
newscorp.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:



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

Coverage and cost highlights

	Centivo Partnership Plan
	In-network
Network	Centivo
Primary care doctor selection required	Yes
Primary care referrals to specialists required	Yes, with exceptions*
Deductible (individual/family)	None
Out-of-pocket max. (individual/family)	\$3,000 / \$6,000
Primary care, includes pediatricians	FREE*
Centivo Care virtual primary care	FREE
Specialist	\$30 copay*
Behavioral health	FREE
Basic imaging (such as X-rays)	\$10 copay
Advanced imaging (such as MRIs & PET scans)	\$200 copay
Outpatient surgery	\$350 copay*
Inpatient surgery	\$700 copay*
Telemedicine (urgent care/behavioral health)	FREE
Urgent care (in-network cost when out of network service area)	\$100 copay
Emergency room (same cost in- or out-of-network)	\$200 copay

* If you don't visit your designated primary care doctor for primary care, a \$30 penalty charge will apply to that office visit. There is also a penalty charge, equal to the copay amount listed, if you have a specialist office visit or have surgery without getting a referral from your designated primary care doctor. Referrals are not needed for OB/GYN, behavioral health, urgent, emergency or chiropractic care, lab work, physical, occupational or speech therapy.

Prescription coverage by Judi Rx

	Retail (up to 30-day supply) / mail order (90-day supply)
Generic – Tier 1+	\$5 / \$10 copay
Preferred brand – Tier 2	\$35 / \$70 copay
Non-preferred brand – Tier 3	\$70 / \$140 copay

+ A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact Judi Rx 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. This plan has no deductible.

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. There is no coinsurance with this plan.

Out-of-pocket maximum: The most you'll pay for any covered healthcare and pharmacy expenses during the plan year.

Learn more at newscorp.centivo.com or by calling 800-584-0568.