

2026 medical benefits from Centivo

Taking care of your health. And your budget.



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

Partnership makes these plans 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 Centivo plans offer:

- **FREE** care at the Kohl's Wellness Center
- Predictable copays after deductible
- High-quality network of local providers

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.

See who's in the network

View a plan details, a provider directory and more. Scan or go to kohls.centivo.com.



The doctors you can see

With Centivo, you have access to the Baylor Scott & White Quality Alliance, built around quality doctors you may already know and trust.



You'll also have access to:

- Kohl's Wellness Center
- Urgent care when outside the network area, covered as in-network
- 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 highlights

	High-Performance Plan Plus	High-Performance Plan Basic
	In-network	In-network
Network	Centivo	Centivo
Primary care doctor selection required	Yes	Yes
Primary care referrals to specialists required	Yes, with exceptions*	Yes, with exceptions*
Deductible (individual/family)	\$150/\$300	\$2,600/\$5,200
Out-of-pocket max. (individual/family)	\$4,100/\$8,200	\$6,850/\$13,700 \$7,650 Embedded single limit
HSA-qualified for pre-tax savings	No	Yes
Annual physical, vaccinations and screenings	FREE	FREE
Primary care (includes pediatricians)	FREE at Kohl's Wellness Center or \$20 copay	FREE at Kohl's Wellness Center or Ded. + \$25 copay
Centivo Care virtual primary care	FREE	FREE
Specialist	\$50 copay/ \$20 copay for OB/GYN	Ded. + \$90 copay Ded. + \$25 copay for OB/GYN
Mental health	\$50 copay	Ded. + \$90 copay
Basic imaging (such as X-rays)	Ded. + \$25 copay	Ded. + \$45 copay
Advanced imaging (such as MRIs & PET scans)	Ded. + \$300 copay	Ded. + \$300 copay
Outpatient surgery	Ded. + \$300 copay	Ded. + \$600 copay
Inpatient surgery	Ded. + \$750 copay	Ded. + \$1,000 copay
Urgent care (same cost when out-of-network)	Ded. + \$100 copay	Ded. + \$100 copay
Emergency room (waived if admitted, same cost when out-of-network)	Ded. + \$300 copay	Ded. + \$300 copay

* If you don't visit your designated primary care doctor for care or get a referral for specialist visits, your care will 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⁺

	Up to 30-day supply retail ⁺⁺	
	High-Performance Plan Plus	High-Performance Plan Basic
Generic	\$15 copay	Ded. + \$15 copay
Brand formulary	\$40 copay	Ded. + \$40 copay
Specialty	\$100 copay	Ded. + \$100 copay

+ Certain medications are preventive and are not subject to deductible. Contact CVS Caremark for any questions about specific medications.
++ Mail order also available.

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 kohls.centivo.com or by calling 855-785-9389.

