

2026 Medical Benefits Overview

For City of Racine

Who is Centivo?

Centivo administers the plans for City of Racine and provides:

- Payment processing when you get care
- Explanation of Benefits statements (EOBs)
- Member support and an easy-to-use app
- Communications about your plan



Plan options:

- High-Performance
- High-Performance HDHP WI-2
- High-Performance HDHP WI-1
- Traditional HDHP



A BETTER KIND OF HEALTH PLAN

High-Performance Plans

Built on a partnership between you and your personally selected primary care doctor.

As a trusted partner in your care, your primary care doctor will help to:

- ✓ Identify and manage issues to help keep you healthier
- ✓ Reduce hospital and emergency room visits
- ✓ Reduce duplicate or unnecessary tests
- ✓ Refer you to specialists when needed
- ✓ Help you use the healthcare system more easily and effectively



FREE primary care
(after deductible on HDHP plans)

High-quality
providers

FREE Convenient
virtual primary care

PLAN FEATURES

High-Performance Plans

High-Performance Plan

- Low deductible
- FREE primary care, including sick care and pediatrician visits for kids
- Set copays – always know what you'll owe before you go to the doctor
- Network does not include Advocate Aurora Health

High-Performance HDHP WI-2

- High deductible
- Network does not include Advocate Aurora Health
- No cost care for most care, once you meet your deductible
- HSA-qualified

High-Performance HDHP WI-1

- High deductible
- Network includes Advocate Aurora Health
- No cost care for most care, once you meet your deductible
- HSA-qualified

All plans include:

- FREE Centivo Care virtual primary care
- Out-of-network coverage for a higher cost
- Emergency and urgent care covered as in-network, no matter where you are
- FREE virtual urgent care
- FREE virtual behavioral health visits

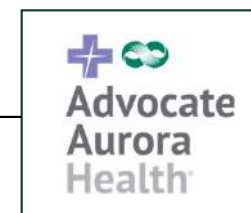
Doctors you can see

High-Performance Plan & High-Performance HDHP WI-2
Centivo Network WI-2

High-Performance HDHP Plan
Centivo Network WI-1



+



View directory and search
for providers at
racine.centivo.com

Note: Froedtert South facilities and providers are **not** included in the Centivo Network.

CENTIVO.

PLAN FEATURES

Traditional HDHP Overview

A high-deductible health plan option using the Cigna PPO Network

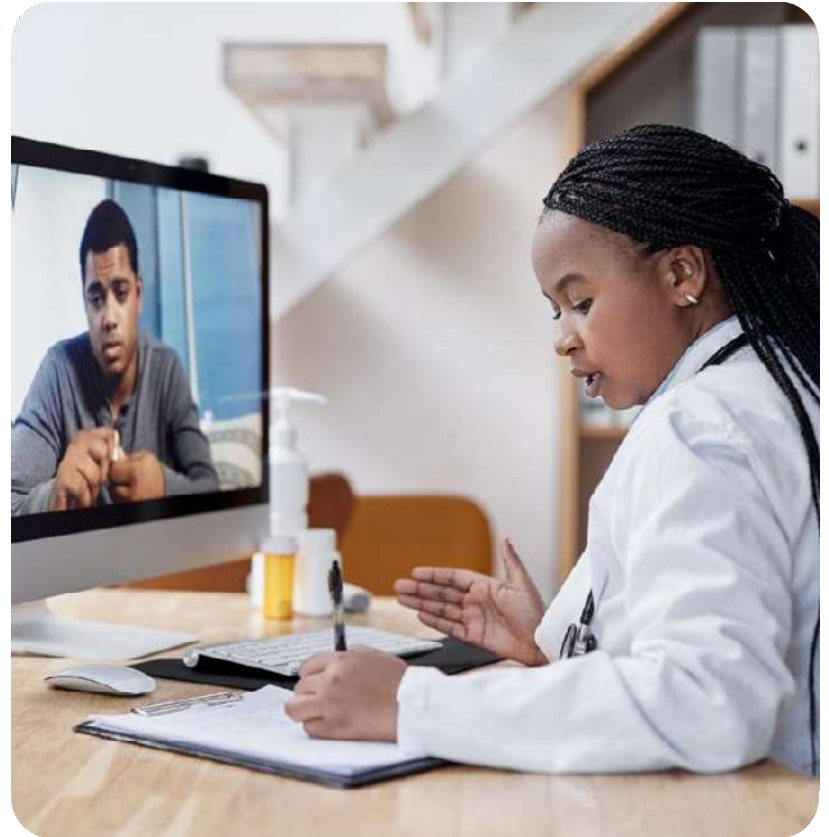
- You'll have to reach a deductible before your plan starts to pay toward your care
- Once you meet your deductible, most care is FREE
- This plan is HSA-qualified, so you can contribute pre-tax dollars to help pay for qualified healthcare expenses

See who's in the network

- View the Cigna PPO directory at hcpdirectory.cigna.com
- Choose "Continue as guest" and choose "PPO" when asked to select a plan.



Other providers
available to you



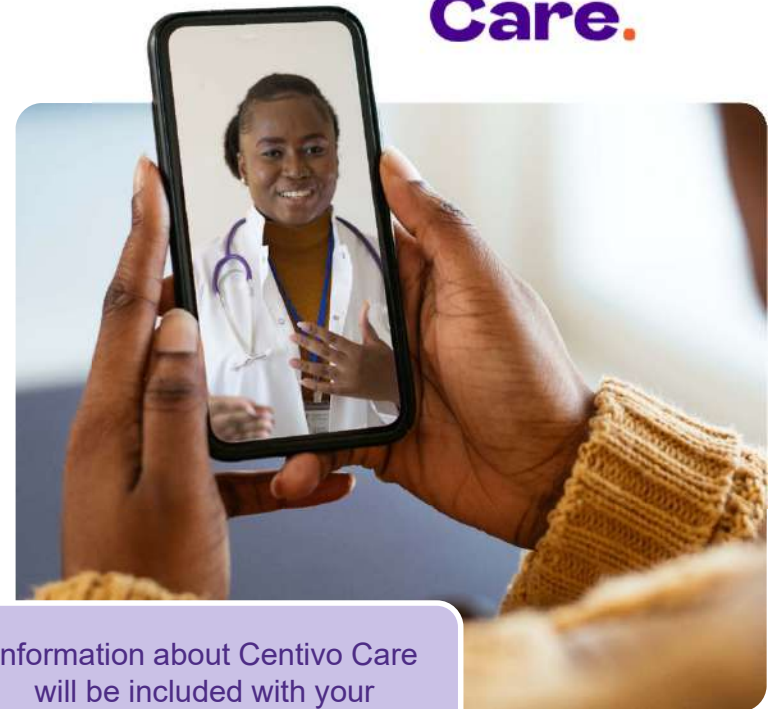
AVAILABLE WITH ALL PLANS

Centivo Care

A convenient alternative to in-person primary care from a team that gets to know you.

- Virtual appointments with no waiting rooms
- Dedicated primary care and behavioral health teams that get to know you and your needs
- Annual preventive screenings, care for new new concerns, ongoing issues, medication refills and more
- Coordination with local, in-network providers when you need in-person care like lab work or a specialist visit
- In-app messaging and appointment scheduling
- Available to members 18+ who live in select geographies
- Choose Centivo Care as your designated primary care provider when your plan year begins

CENTIVO
Care.



Information about Centivo Care
will be included with your
welcome materials.

AVAILABLE EXCLUSIVELY WITH THE HIGH-PERFORMANCE PLANS

Virtual providers

Behavioral and mental health

Therapy, psychiatry and medication management, assistance with finding the right provider and more. Available for children and adults.



Other virtual providers

Physical, occupational, speech language therapy and orthopedic physician consultations.



Lab services, dialysis and durable medical equipment.



AVAILABLE WITH ALL PLANS

Racine Employee Health and Wellness Center

If you choose a doctor at the center, you'll get added convenience and a seamless experience.

The Racine Employee Health and Wellness Center provides:

- Primary care for employees and dependents
- Labs and testing
- Annual check-ups and care when you're sick
- Urgent care and after-hours access
- Help managing ongoing conditions
- Mental health support
- Referrals to specialist when needed



AVAILABLE TO ALL PLANS

Virtual urgent and behavioral health care through MDLIVE

- Easy, low-cost alternative to in-person urgent care for simple health concerns like earaches, sore throats, sinus infections, colds, flu, allergies and others
- Access to behavioral health professionals for help with depression, anxiety and more
- Great option for after-hours care or care when traveling
- Visit virtually from your home, at work or on-the-go, 24/7
- Available through the Health Hub in the Centivo app once your plan starts



Benefit overview and cost comparisons



Your benefit highlights

	High-Performance Plan		High-Performance HDHP WI-2		High-Performance DHP WI-1		Traditional HDHP	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Network	Centivo WI-2	N/A	Centivo WI-2	N/A	Centivo WI-1	N/A	Cigna PPO	N/A
Primary care doctor selection required	Yes	No	Yes	No	Yes	No	No	No
Primary care referrals to specialists required	Yes, with exceptions*	No	Yes, with exceptions*	No	Yes, with exceptions*	No	No	No
Deductible (individual/family)	\$200/\$400	\$6,400/\$12,800	\$3,500/\$6,400	\$6,400/\$12,800	\$3,500/\$6,400	\$6,400/\$12,800	\$3,500/\$6,400	\$6,400/\$12,800
Out-of-pocket maximum (individual/family)	\$3,000/\$7,000	\$8,000/\$16,000	\$4,000/\$8,000	\$8,000/\$16,000	\$4,000/\$8,000	\$8,000/\$16,000	\$4,000/\$8,000	\$8,000/\$16,000
	All costs are <i>after</i> deductible unless otherwise noted		All costs are <i>after</i> deductible unless otherwise noted		All costs are <i>after</i> deductible unless otherwise noted		All costs are <i>after</i> deductible unless otherwise noted	
Primary care (includes pediatricians)	FREE**	20%	FREE	20%	FREE	20%	FREE	20%
Centivo Care virtual primary care	FREE**	N/A	FREE**	N/A	FREE**	N/A	FREE**	N/A
Specialist	\$40 copay	20%	\$60 copay	20%	\$60 copay	20%	\$60 copay	20%
Behavioral health	FREE**	20%	FREE	20%	FREE	20%	\$30 copay	20%
Basic imaging (such as X-rays)	\$20 copay	20%	FREE	20%	FREE	20%	FREE	20%
Advanced imaging (such as MRIs & PET scans)	\$200 copay	20%	FREE	20%	FREE	20%	FREE	20%
Outpatient surgery	\$700 copay	20%	FREE	20%	FREE	20%	FREE	20%
Inpatient surgery and/or stay	\$1,200 copay	20%	FREE	20%	FREE	20%	FREE	20%
Virtual urgent care (MDLIVE)	FREE**	N/A	FREE**	N/A	FREE**	N/A	FREE**	N/A
Virtual behavioral health (MDLIVE)	FREE**	N/A	FREE**	N/A	FREE**	N/A	FREE**	N/A
Urgent care	\$75 copay	\$75 copay	\$75 copay	\$75 copay	\$75 copay	\$75 copay	\$75 copay	\$75 copay
Emergency room	\$250 copay	\$250 copay	\$200 copay	\$200 copay	\$200 copay	\$200 copay	\$200 copay	\$200 copay

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

** Before you meet your deductible.

AUTOMATICALLY INCLUDED WITH ALL PLANS

Prescription coverage by CVS Caremark

	High-Performance Plan	High-Performance HDHP WI-2	High-Performance HDHP WI-1	Traditional HDHP
	Retail (up to 30-day supply) / mail order (90-day supply)	Retail (up to 30-day supply) / mail order (90-day supply)	Retail (up to 30-day supply) / mail order (90-day supply)	Retail (up to 30-day supply) / mail order (90-day supply)
Deductible	N/A	Combined with medical	Combined with medical	Combined with medical
Out-of-pocket maximum	Combined with medical	Combined with medical	Combined with medical	Combined with medical
Generic – Tier 1*	\$10/\$20 copay**	\$10/\$20 copay	\$10/\$20 copay	\$10/\$20 copay
Preferred brand – Tier 2	\$35/\$70 copay**	\$35/\$70 copay	\$35/\$70 copay	\$35/\$70 copay
Non-preferred brand – Tier 3	\$50/\$100 copay**	\$50/\$100 copay	\$50/\$100 copay	\$50/\$100 copay
Specialty (30-day supply only) – Tier 4	\$150 copay**	\$150 copay	\$150 copay	\$150 copay

* A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact CVS Caremark for any questions about specific medications.

When your plan
year begins



GETTING STARTED

Getting started with your new plan



Refill prescriptions

with your current health plan before the end of the plan year to ensure no gaps in medication.



Be on the lookout for your Centivo ID card

which you'll receive shortly before the plan year begins. If you need to get care before you receive it, contact your HR Team for help.



Welcome guide

is available online. Scan the QR code or go to the website included on your Centivo member ID card mailing.



Contact

Centivo Member Care with any questions.

High-Performance Plans:

Activate by choosing your primary care doctor as soon as you get your ID card.



Complete this step right away so all your care will be covered on day one. Instructions will be provided with your member ID card, which you'll need to get started.

We're here for you

Once your plan year starts, Centivo Member Care is available to help you with:



Coverage questions



Finding a provider



Claims questions



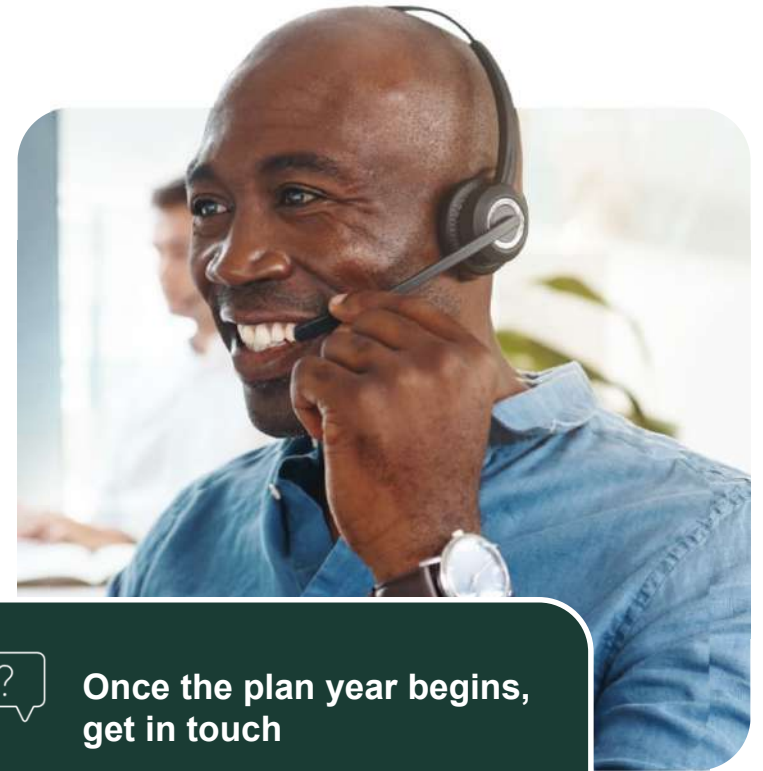
Centivo app/portal



Activation for you and your family



And more



Once the plan year begins, get in touch

On the Centivo app

On the member portal

By calling the number on your ID card

Common questions



QUESTION

What if my
doctor doesn't
recognize
Centivo?

High-Performance Plans

Centivo Network

Centivo is expanding its provider networks quickly, so some doctor offices may not yet know they're part of our network.

Other plan name(s)

Cigna Network

Your ID card has a Cigna logo on it to help your doctor quickly recognize they are in-network for your plan.

Don't worry – Centivo is here to support you.

Ask your doctor to call Centivo using the number on your ID card.

QUESTION

How does it work when I travel?

Emergency care

Covered no matter where you are, go to the ER if you have an emergency (e.g., broken bone, chest pain, etc.).

Urgent care

Covered at in-network rates no matter where you are.

Primary care

You can contact your primary care doctor if they offer virtual appointments.

Virtual care

You can use virtual urgent care when you're away from home, after hours, and on holidays.

QUESTION

What if I have a dependent who lives away from home?

If your dependent lives in a different location, they can:

- Remember urgent and emergency care is always covered when away from home.
- Pick an in-person primary care doctor in their home geography that offers virtual visits.
- Use virtual urgent care.
- They can use Centivo Care, if they are 18+ and live in a state where it's offered.
- **For High-Performance Plans:** If they live in an area covered by the Centivo Network, they can choose a primary care doctor near them and see in-network specialists when needed.

Note:

Most colleges offer on-site medical care. Your enrolled dependent may consider using the school's student health services for their care.

QUESTION

What if I need specialist care?

High-Performance Plans

- See your primary care doctor first. They'll submit a referral to an in-network specialist.
- Make your appointment once you see your referral in the Centivo app.
- Your referral will be good for one year. You don't need a new one for follow up visits.
- If you need to see a different specialist, you'll need a new referral from your primary care doctor.

You do NOT need a referral for:

- Urgent or emergency care
- OB/GYN care
- Mental healthcare
- Physical, occupational and speech therapy
- Chiropractic care
- Alternative care covered by your plan