

CITY OF RACINE

2026 medical benefits

With Centivo, you have a choice of four plans with different network options and coverage levels, so you can pick the plan that works best for you and your family.



Great care starts with a strong relationship

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.

At Centivo, it's about getting the *right* care from someone who knows you, so these plans are focused on building a relationship between you and your primary care doctor.

Your primary care doctor will get to know you and your needs, provide referrals for specialty care and become a trusted partner in your health journey.

The doctors you can see

The High-Performance plans use the Centivo Network, which is built on high-quality providers you know and trust. You'll have access to every kind of provider you may need – local doctors, specialists, hospitals and services plus convenient virtual care options. Out-of-network care is available, but it will cost you more.

You also have access to the **Racine Employee Health and Wellness Center**.

See who's in the network at
racine.centivo.com.

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

Traditional HDHP

With the Traditional HDHP, you'll need to meet a deductible before the plan pays towards your care. This means you'll pay out-of-pocket until you meet your deductible, then you'll pay a percentage of the costs (coinsurance) until you reach your out-of-pocket maximum.

The Traditional HDHP is HSA-qualified, so you can contribute pre-tax dollars from your paycheck into a health savings account (HSA) and use that money to pay for qualified medical expenses.

- High deductible
- Uses the Cigna PPO Network
- No cost care for most care, once you meet your deductible
- HSA-qualified



The doctors you can see

The Traditional HDHP uses the Cigna PPO Network, which gives you access to doctors, specialists and hospitals across the U.S.

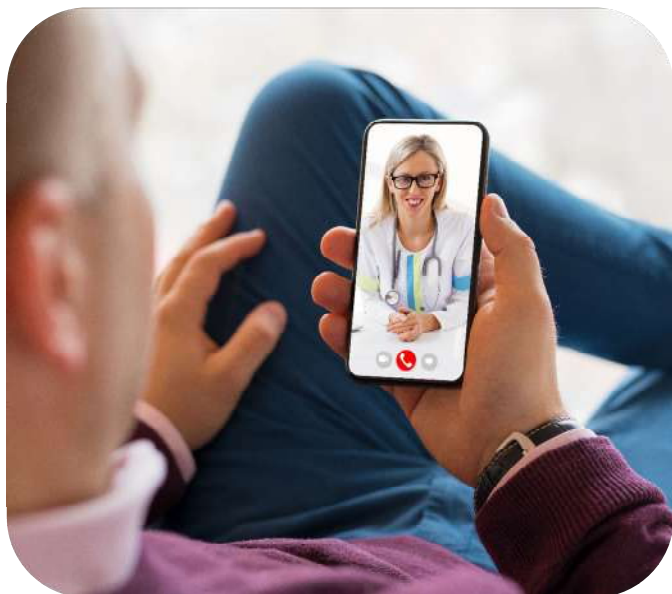
- Out-of-network care is available, but it will cost you more
- Emergency care is covered as in-network no matter where you are

You can view the Cigna provider directory at hcpdirectory.cigna.com. When asked to login/register, choose "Continue as guest." When asked to select a plan, choose "PPO."*

*This site is provided and managed by Cigna and may include providers not available with your plan. Once your plan year begins, you'll have access to the provider directory specific to your plan via the Centivo member portal.

Plan comparisons	High-Performance Plan	High-Performance HDHP WI-2	High-Performance HDHP WI-1	Traditional HDHP
Deductible	Low	High	High	High
Predictable copays	Always	Sometimes	Sometimes	Sometimes
Network	Centivo WI-2	Centivo WI-2	Centivo WI-1	Cigna PPO
Primary care doctor selection & referrals required	Yes	Yes	Yes	No
FREE Primary Care (in-person)	Before deductible	After deductible	After deductible	No
FREE Centivo Care (virtual)	Yes	Yes	Yes	Yes

Included with all plans



CENTIVO
Care.

No matter which plan you choose, you'll have access to FREE virtual primary care with Centivo Care.

Centivo Care offers quality care, convenience, and a personal relationship with your doctor.

- No waiting rooms or commute
- Dedicated doctor and care team
- Same and next-day virtual appointments that aren't rushed
- Wellness, sick care and chronic condition management
- Licensed mental health providers
- Prescriptions and refills
- Coordination with in-person doctors
- In-app scheduling and messaging

Virtual urgent and behavioral health care

When your regular provider isn't available, you'll have 24/7 access to virtual urgent and behavioral health care through MDLIVE for all plans. This is an easy alternative to in-person urgent care for minor health concerns. You also get access to board-certified mental health professionals.

Pharmacy

Pharmacy benefits are provided by CVS Caremark. Coverage is automatically included when you enroll in a medical plan. You'll have access to both retail and mail order pharmacy services.

Getting started

You'll receive your Centivo member ID card at the start of your plan year* along with a link to your digital welcome guide. Be sure to review your welcome guide for helpful tips on using your plan.

Once you have your ID card, create your Centivo account in the Centivo app or online at my.centivo.com. There, you'll be able to:

- View or print your ID card
- Search for in-network doctors and facilities
- View referrals (if required by your plan)
- Access your coverage details
- View your Explanation of Benefits (EOB) statements
- Send a message to Centivo Member Care

* For new members. If you were on the plan last year, you will only receive a new member ID card if your plan details have changed.