

2027 medical benefits from Centivo

Better access to care. Lower healthcare costs.



VIRTUAL FIRST PPO PLAN

FREE
virtual primary
care

Same- or next-day
virtual primary care
appointments

FREE
virtual mental
health visits

Nationwide access
to in-person
providers

Primary care, made easier—and free.

With the **Virtual First PPO Plan**, you get **FREE** virtual primary care with same- or next-day appointments, plus access to a nationwide network of doctors and facilities when you need in-person care.

Real primary care. Delivered virtually.

Centivo Care is your virtual primary care practice for preventive care, everyday health concerns, ongoing conditions and more. You'll have a dedicated team who gets to know you and your health and can help when health questions or concerns come up.

- Visits with Centivo Care are **FREE**
- Same- or next-day appointments
- Connect virtually from wherever works for you.

See who's in the network

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



Why start with primary care?

Having a primary care doctor can help you stay on top of preventive care, work toward your health goals and address concerns earlier.

Starting with primary care can also reduce unnecessary urgent care and emergency room visits, helping keep your healthcare costs lower.

Nationwide network when you need in-person care

The **Virtual First PPO Plan** uses the Cigna OAP Network, which gives you access to doctors, specialists and hospitals across the U.S.

- Out-of-network care is available, but you'll pay a higher amount than you would in-network
- Emergency care is covered as in-network no matter where you are

You can view the Cigna OAP provider directory at takeda.centivo.com.

Coverage and cost highlights

	Virtual First PPO Plan	
	In-network	Out-of-network
Network	Cigna OAP	N/A
Deductible (individual / individual + spouse or child / family)	\$1,500 / \$3,000 / \$4,500	\$3,000 / \$6,000 / \$9,000
Out-of-pocket max. (individual / individual + spouse or child / family)	\$4,000 / \$6,000 / \$8,000	\$6,000 / \$8,600 / \$12,000
Centivo Care virtual primary care visit	FREE	N/A
In-person primary care visit (includes pediatricians)	\$25 copay	40% coinsurance*
Specialist visit	\$40 copay	40% coinsurance*
Mental health visit	\$25 copay	40% coinsurance*
Basic imaging (such as X-rays)	20% coinsurance*	40% coinsurance*
Advanced imaging (such as MRIs & PET scans)	20% coinsurance*	40% coinsurance*
Physical, occupational & speech therapy	\$40 copay	40% coinsurance*
Outpatient surgery	20% coinsurance*	40% coinsurance*
Inpatient surgery and/or stay	20% coinsurance*	40% coinsurance*
MD Live visit (virtual urgent care / mental health)	FREE	N/A
Urgent care (covered as in-network when away from home)	\$50 copay	\$50 copay*
Emergency room (covered as in-network no matter where you are)	\$300 copay + 20% coinsurance*	\$300 copay + 20% coinsurance*

* After you meet your deductible.

Prescription coverage by Optum Rx

	Retail (up to 30-day supply)	Mail order (90-day supply)
Generic – Tier 1+	20% coinsurance \$10 minimum / \$55 maximum	20% coinsurance \$20 minimum / \$110 maximum
Preferred brand – Tier 2	20% coinsurance \$20 minimum / \$55 maximum	20% coinsurance \$40 minimum / \$110 maximum
Non-preferred brand – Tier 3	20% coinsurance \$35 minimum / \$55 maximum	20% coinsurance \$70 minimum / \$110 maximum
Specialty – Tier 4 (30-day supply only)	Cost based on applicable drug tier	N/A

+ A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact Optum 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.

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 takeda.centivo.com or by calling **844-772-5505**.



This document provides an overview of the plan offering. Information is not a complete description of benefits..