2027 medical benefits from Centivo

A premium health plan, without the premium price.



The Partnership Plan

With Centivo, you get access to trusted local doctors and hospitals, **FREE** primary care and predictable copays after the deductible.

Why does it cost less?

The **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.

See who's in the Centivo Network, view plan details and more. Scan or go to **baird.centivo.com**.

Care from providers you know

Centivo partners directly with local doctors and health systems to negotiate lower costs. That means the Centivo Network includes many familiar providers—with significantly lower costs for care. In your area, this includes:

Ascension · Children's Wisconsin · Froedtert · ProHealth Care

Primary care, made easier

Centivo Care is your dedicated virtual primary care practice—and it's FREE with each Centivo plan. You'll have a doctor and care team who get to know you, not just your symptoms.

- Same- or next-day appointments
- Dedicated doctor and care team for preventive, sick and chronic condition care
- Integrated mental health

CENTIVO.

*If you completed your B\Well healthy actions by September 30, 2026, you'll receive Baird's Deductible Contribution ($500 for associates, $1,000 for families) to drop your deductible to $0. That means you'll immediately have FREE primary care and predictable copays for care.

Revised 10/12/26

Coverage and cost highlights

	Partnership Plan	
	In-network	**Out-of-network**
Network	Centivo Network	N/A
Primary care doctor selection required	Yes	No
Primary care referrals to specialists required	Yes, with some exceptions*	No
Deductible (individual / family)	$500 / $1,000	$5,000 / $10,000
Out-of-pocket maximum (individual / family)	$4,000 / $8,000	$8,800 / $17,600
	After you meet your deductible, you'll pay:	
Annual physical, vaccinations and screenings	FREE**	40% coinsurance
Primary care (includes pediatricians)	FREE	40% coinsurance
Centivo Care virtual primary care	FREE**	N/A
Specialist	$50 copay	40% coinsurance
Mental health	$50 copay	$50 copay
Basic imaging (such as X-rays)	$20 copay	40% coinsurance
Advanced imaging (such as MRIs & PET scans)	$150 copay	40% coinsurance
Outpatient surgery	$500 copay	40% coinsurance
Inpatient surgery	$1,000 copay	40% coinsurance
Urgent care (covered as in-network when away from home)	$75 copay	$75 copay
Emergency room (waived if admitted; covered as in-network no matter where you are)	$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.

** Not subject to deductible.

Prescription coverage by Rightway	**Retail (up to 30-day supply) / mail order (90-day supply)**	
Generic – Tier 1+	$5 / $15 copay	N/A
Preferred brand – Tier 2	$35 / $105 copay	N/A
Non-preferred brand – Tier 3	$70 / $210 copay	N/A
Specialty (30-day supply only) – Tier 4	30% coinsurance	N/A

+ A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact Rightway 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 baird.centivo.com or by calling **833-433-0280**.

CENTIVO.

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

© 2026 Centivo Corporation.