Better health depends on care people can use and afford.
We’re offering a plan you and your employees deserve.

Affordable.

Benefit design that removes financial barriers to care

- $0 copays and deductibles provides transparency and affordability

Engaging.

Member experience with guidance at every stage of their health journey

- Baseline Visit
- Proactive care management
- Differentiated Curative Pharmacy

Simple.

Enhanced relationship with our members based on value and trust

- Care Navigator
- Partnership in health
- Engagement from day 1

Fueling our members’ health is our mission.

We’re investing in our members' vitality in a way that is personalized and proactive…
and members love it.

98%	**79**	**4.8**	**4.9**
Completion of Baseline Visit	Net promoter score	Clinicians rating	Care Navigator rating

Curative offers multiple $0 out-of-pocket plan options for flexibility and member choice

	EPO	PPO	PPO Max
Brief	**Essentials plan:** $0 out-of pocket costs limited to in-network coverage only	**Choice plan:** $0 out-of pocket costs in-network with flexibility to pay some cost for out-of-network care	**Maximum choice plan:** $0 out-of-pocket costs for both in and out-of-network care across the U.S.
In-Network	Wide choice of nearly 1M in-network providers	Wide choice of nearly 1M in-network providers	Wide choice of nearly 1M in-network providers
Out-of-Network	No OON coverage	$10k/$20k Deductible (indiv/family)	$0 Deductible / $0 Coinsurance
	Benefits are always maximized in-network, but OON flexibility delivers value to many members. As with any network based plan, OON providers charging more than usual and customary fees for service may bill patients for remaining balances after receipt of claim payment from Curative. To prevent risk of balance bills, choose in-network providers.		
Rx Network	**Mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix, 30,000+ pharmacies nationwide**		**+ 60,000 pharmacies nationwide, including CVS, Walgreens, Walmart, Rite Aid**
Curative Cash Card	The Curative Cash Card is an easy point of service payment card with $0 out-of-pocket costs. Usage is approved for guaranteed access at in-network or designated providers in the Curative provider directory.		
Chiropractic Coverage	Optional with rider	Included	Included
Fitness	None	None	ClassPass

Curative makes it easy for employees to know where they stand with their complete health and make the choices to live a happier, healthier, more resilient life. Plan availability varies by state.

Curative Benefits At-A-Glance

Curative makes it easy for employees to know where they stand with their complete health and make the choices to live a happier, healthier, more resilient life. **Plan availability varies by state.**

Benefits Summary

EPO Plan Coverage	Curative In Network (When compliant with Baseline Visit)	Curative In-Network (When NOT compliant with Baseline Visit)	Curative Out-of-Network*
Annual Deductible	**$0**	$5,000/person and $10,000/family	Not Covered
Coinsurance Percentage	**0%**	20% Medical 25% Pharmacy	Not Covered
Annual Out-of-Pocket Maximum (Medical)	**$0**	$7,500/person and $15,000/family	Not Covered
Lifetime Maximum Benefit	**No Limit**	No Limit	Not Covered
Office/Virtual Visit - Family Practice, Internal Medicine, OB/GYN, Pediatrics	**$0**	$25 copay	Not Covered
Specialist Office /Virtual Visit	**$0**	$50 copay	Not Covered
Telemedicine - Urgent Care with a 24/7/365 On Demand Doctor Visit	**$0**	$0 copay	Not Covered
Preferred Drugs - Includes certain Generic, Brand Name, & Specialty drugs	**$0**	$50 copay	Not Covered
Non-preferred Drugs	**$50 brand and generic $250 specialty**	$100 copay for brand & generic 25% coinsurance for specialty drugs	Not Covered
Rx Network	**Mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix 30,000+ pharmacies + CVS, Walgreens, Walmart, Rite Aid 60,000+ pharmacies nationwide**		
Urgent Care, Hospital / Free Standing Emergency Room	**$0**	20% coinsurance	20% coinsurance
Emergency Room Physicians	**$0**	20% coinsurance	20% coinsurance
Outpatient Surgery - Physician	**$0**	20% coinsurance	Not Covered
Outpatient Lab and X-Ray	**$0**	20% coinsurance	Not Covered
Hospital - Semi-private Room and Board	**$0**	20% coinsurance	Not Covered
Hospital Inpatient Surgery	**$0**	20% coinsurance	Not Covered

Copays and Coinsurance are after deductible

* Providers may balance bill for charges above allowable rates

Curative Benefits At-A-Glance

Curative makes it easy for employees to know where they stand with their complete health and make the choices to live a happier, healthier, more resilient life. **Plan availability varies by state.**

Benefits Summary

PPO Plan Coverage	Curative In Network (When compliant with Baseline Visit)	Curative In-Network (When NOT compliant with Baseline Visit)	Curative Out-of-Network*
Annual Deductible	**$0**	$5,000/person and $10,000/family	$10,000/individual and $20,000/family
Coinsurance Percentage	**0%**	20% Medical 25% Pharmacy	50%
Annual Out-of-Pocket Maximum (Medical)	**$0**	$7,500/person and $15,000/family	$15,000/individual and $30,000/family
Lifetime Maximum Benefit	**No Limit**	No Limit	No Limit
Office/Virtual Visit - Family Practice, Internal Medicine, OB/GYN, Pediatrics, Chiropractic	**$0**	$25 copay	$50 copay
Specialist Office /Virtual Visit	**$0**	$50 copay	$100 copay
Telemedicine - Urgent Care with a 24/7/365 On Demand Doctor Visit	**$0**	$0 copay	40% coinsurance
Preferred Drugs - Includes certain Generic, Brand Name, & Specialty drugs	**$0**	$50 copay	40% coinsurance
Non-preferred Drugs	**$50 brand and generic** **$250 specialty**	$100 copay for brand & generic 25% coinsurance for specialty drugs	40% coinsurance
Rx Network	**Mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix 30,000+ pharmacies nationwide**		
Urgent Care, Hospital / Free Standing Emergency Room	**$0**	20% coinsurance	20% coinsurance
Emergency Room Physicians	**$0**	20% coinsurance	20% coinsurance
Outpatient Surgery - Physician	**$0**	20% coinsurance	50% coinsurance
Outpatient Lab and X-Ray	**$0**	20% coinsurance	50% coinsurance
Hospital - Semi-private Room and Board	**$0**	20% coinsurance	50% coinsurance
Hospital Inpatient Surgery	**$0**	20% coinsurance	50% coinsurance

Copays and Coinsurance are after deductible

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Curative Benefits At-A-Glance

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Benefits Summary

PPO Max Plan Coverage	Curative In Network (When compliant with Baseline Visit)	Curative In/Out-of-Network (When NOT compliant with Baseline Visit)	Curative Out-of-Network* (When compliant with Baseline Visit)
Annual Deductible	**$0**	$5,000/person and $10,000/family	**$0**
Coinsurance Percentage	**0%**	20% Medical 25% Pharmacy	**0%**
Annual Out-of-Pocket Maximum (Medical)	**$0**	$7,500/person and $15,000/family	**$0**
Lifetime Maximum Benefit	**No Limit**	No Limit	**No Limit**
Office/Virtual Visit - Family Practice, Internal Medicine, OB/GYN, Pediatrics, Chiropractic care	**$0**	$25 copay	**$0**
Specialist Office /Virtual Visit	**$0**	$50 copay	**$0**
Telemedicine - Urgent Care with a 24/7/365 On Demand Doctor Visit	**$0**	$0 copay	**$0**
Urgent Care	**$0**	20% coinsurance	**$0**
Preferred Drugs - Includes certain Generic, Brand Name, & Specialty drugs	**$0**	$50 copay	**$0**
Non-preferred Drugs	**$50 brand and generic** **$250 specialty**	$100 copay for brand & generic 25% coinsurance for specialty drugs	**$50 brand and generic** **$250 specialty**
Rx Network	**Broad Network:** **Curative, CVS, Walgreens, Walmart, Rite aid, H-E-B, Albertsons, Safeway, Publix** **60,000+ pharmacies nationwide**		
Urgent Care, Hospital / Free Standing Emergency Room & Physician	**$0**	20% coinsurance	**$0**
Outpatient Surgery, Lab and X-Ray Physician	**$0**	20% coinsurance	**$0**
Hospital - Semi-private Room and Board	**$0**	20% coinsurance after deductible	**$0**
Hospital Inpatient Surgery	**$0**	20% coinsurance after deductible	**$0**

Copays and Coinsurance are after deductible

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