Welcome to Curative

When we call you a member, we mean it.

Flip through to discover your upcoming benefits.

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

	EPO Value	EPO	PPO	PPO Max
Brief	**Value Plan**: $0 out-of-pocket costs when you go to recommended in-network providers	**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, $0 out-of-pocket costs only with Curative recommended providers	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 coverage out-of-network	No coverage out-of-network	$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			+ CVS, Walgreens, Walmart, Rite Aid + 60,000+ pharmacies nationwide
Curative Zero Card	The Curative Zero Card is an easy point of service payment card that can be used when approved by Curative.	The Curative Zero 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	Included	Included	Included	Included
Fitness	None	None	ClassPass	ClassPass

Maximize your benefits with Curative by utilizing our in-network providers and completing your Baseline Visit within the first 120 days of your effective date.

Your Guide to
$0 Providers

$0 copays and deductibles on covered services* are guaranteed with doctors in Curative's search or through recommended providers, depending on plan type .**

Find providers, facilities, and pharmacies quickly with our easy-to-use filters. curative.com/providers

Curative has a broad national network of approximately 1 million providers, including doctors, specialists, care professionals, and facilities.

You'll also have access to a strong local network with top health systems like AdventHealth, Halifax Health, Orlando Health, Nemours, and Shands.

For tips on how to use the Provider Search Tool, visit **curative.com/get-care.**

*Members must complete Baseline in the first 120 days of plan start date to continue with $0 copays and deductibles.
** EPO Value plan includes $0 copays and deductibles on covered services when you go to Curative recommended in-network providers.

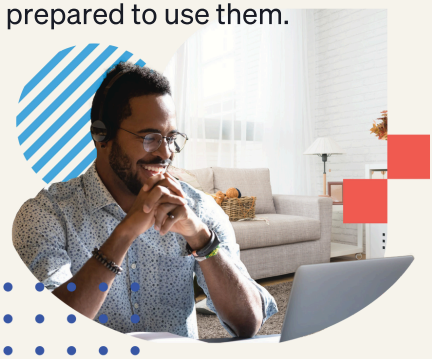
Secure $0 Care:

Complete Your Baseline Visit

As a new member, you get $0 out-of-pocket costs for covered services and preferred prescriptions from the moment your plan starts. It's like a free trial that keeps going.

Don't want to lose it?

Complete your annual Baseline Visit within the first 120 days of your plan's effective date, and you'll be set for the year.
Each member 18 or older must complete their own Baseline Visit to maintain $0 covered care and $0 preferred drugs.
The Baseline Visit is all about ensuring that you know how to maximize your benefits and are prepared to use them.
(We actually want you to use your benefits and get the care you need. Why? Because staying healthy means saving money. It's a win for everyone).



Important

The Baseline is free, confidential and won't impact premium costs.*

*Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

So, you're probably wondering...

What is a Baseline Visit?

A Baseline Visit has two parts, with the shared goal of helping you make the most of your plan.*

Part 1: Care Navigator

Schedule time to virtually meet with your Care Navigator.

- Learn ways to make the most of benefits and resources
- Get support on finding $0 providers
- Sign-up for 24/7 telehealth and find your closest ER and urgent care
- See if your medications are covered and which pharmacy to go to
- Get connected to programs to help reach your health goals

Part 2: Clinician

Schedule time to meet virtually with a Curative Clinician.

- Ask questions about wellness and prevention
- Talk through medical history
- Make a health plan of action based upon Curative offerings
- (Optional) Get labs done before or after

To schedule your Baseline Visit, go to **health.curative.com** or call Member Services at **855-428-7284.**

Learn more at **curative.com/baseline.**

*Refer to your Summary Plan Description and Benefits Booklet for more details on the Baseline Visit. Clinicians must be licensed in your state. Not all geographies include a clinician.

Get the answers you're looking for.

Your Member Portal

health.curative.com (available at plan start date)

Care Navigator

Email: carenavigator@curative.com Direct phone: Find your Care Navigator's direct phone number on the Member Portal. They are your point of contact right from the start.

24/7 Member Services

Email: health@curative.com
Direct phone: 855-428-7284

FAQ

curative.com/faq

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So, you've got questions...
Common FAQs

What is Curative?

Curative is a health plan focused on helping you stay healthy, not just treating you when you're sick. After completing an annual Baseline Visit, you'll continue with access to $0 copays, $0 deductibles, and $0 out-of-pocket costs for in-network care (EPO Value plan requires Curative recommended in-network providers).

What's the Baseline Visit?

The Baseline Visit is an annual health checkup to understand your plan and current health needs. Complete this within your first 120 days to continue with $0 out-of-pocket costs for in-network services and preferred prescriptions.

How do I find in-network providers?

Curative has a broad national network of approximately 1 million providers, including doctors, specialists, care professionals, and facilities. You'll also have access to a strong local network with top health systems like **AdventHealth, Halifax Health, Orlando Health, Nemours, and Shands**. Curative is continuously expanding our provider network to meet the needs of our members.

You'll be paired with a Care Navigator, who can help guide you to in-network providers eligible for $0 costs. To avoid out-of-pocket expenses, it's important to use in-network or Curative recommended providers across all plan options. **If you choose to see a provider that isn't in-network or not aligned with Curative guidance for EPO Value, you may be responsible for full out-of-pocket costs.**

You can also use our easy provider search tool anytime at curative.com/providers. Members 18+ receive a Zero Card, a self-pay charge card backed by Curative, that expands access to even more $0 providers, especially mental health providers who don't accept insurance. Members on the EPO Value plan will need to secure approval before using the Zero Card.

What is a Care Navigator?

Your Care Navigator is your go-to source for all things Curative and will be your direct point of contact if you have questions or concerns about your coverage. Your Care Navigator can help you find providers and navigate your benefits to help you reach your health goals. You do not need to wait until the Baseline Onboarding to connect with your Care Navigator. Go to your Member Portal to find their information.

So, you've got questions...
Common FAQs

What if I see a doctor not in Curative's network?

If your current provider is not in Curative's network, you'll need to select a new one. You can easily find in-network providers by using our easy provider search tool anytime at curative.com/providers. The EPO Value plan option requires members to consult with Curative for recommended $0 providers when seeking care. If you are changing doctors, contact your current doctor's office to transfer your medical records and ask them to send them to your new provider.

What about prescriptions?

Curative members will transition to Publix or Curative Pharmacy for $0 preferred prescriptions.

Is mental health covered?

Absolutely. Curative offers $0 access to a vast network of mental health providers, including therapy and psychiatry. Your Care Navigator can help you find the right provider based on your needs and preferences.

What else should I know?

- Ensure you and your dependents complete your Baseline Visit within 120 days to avoid out-of-pocket costs.
- Always check with your Care Team before scheduling care to ensure you use in-network providers.
- Use your Member Portal or contact your Care Navigator for support anytime.

Learn more at curative.com. You can also contact Member Services at 855-428-7284 or health@curative.com.

Your Curative Care Compass:

Right Care Right Place Right Time

Navigate the healthcare system with a little more ease.*

Type of Care	Benefits	When to Use
Telehealth	Quick access to healthcare professionals Safe and convenient care	Minor illnesses (e.g., cold, flu) Health advice
Primary Care Doctor	Personalized, comprehensive care	Routine check-ups Chronic conditions management Preventive care
Urgent Care	Prompt care with shorter wait times Typically offers convenient after-hours availability	Non-life threatening situations (e.g., minor fractures, fevers, ear infections)
Emergency Room (ER)	Immediate, specialized care with advanced facilities	Life-threatening situations (e.g., chest pain, severe bleeding) requiring urgent attention

*If you are experiencing a life-threatening emergency, call 911 or go straight to your local ER.

24/7 Telehealth:

Stay comfy and get care when you need it.

Get in touch with a virtual healthcare provider within minutes from the comfort of your home. No germ-filled offices or need to worry endlessly in the middle of the night.

- 24/7 virtual clinician visits available through video
- $0 copay
- Get answers, diagnoses, and treatment from clinicians
- Prescriptions and lab tests

Get treated for conditions and symptoms including:

- Flu and Cold
- Cough and Sore throat
- Bronchitis
- Pink Eye
- and more.

Visit

curative.com/telehealth

to learn more:

*Patients experiencing a medical emergency should call 911 (or the local emergency number) immediately.

Your Health, Your Way.

Tailored Programs Just for You.

With Curative, you'll find programs tailored to support a healthier you. The best part? These programs are $0 as long as you qualify and complete your Baseline within 120 days of your plan effective date.*

Type 2 Diabetes
Coaching support to help you stay on track with managing diabetes. $0 preferred meds

High Blood Pressure
Get the tools to help manage healthy blood pressure levels

Mental Health
$0 therapy options, including virtual. $0 preferred meds

Substance-Use Management
Explore treatment options to reduce or quit alcohol, tobacco, opioids, and cannabis

Weight Management
Science-backed tools and personalized support for help with weight management

Maternity
Care plans and resources to help guide expectant mothers

Nutrition
Discover a wide range of custom nutrition plans for many health conditions

Galleri
First-of-its-kind blood test that looks for signals from more than 50 types of cancer

Learn which programs you qualify for by attending your Baseline Visit or by contacting your Care Navigator at carenavigator@curative.com.

For more details on available programs, visit **curative.com/programs.**

*Eligibility for certain programs may vary. Members may not be eligible to participate in all programs offered.

Preferred Prescriptions at No Cost to You.

Your medications help keep you healthy, and let's keep it that way! Curative has $0 drug options for nearly every condition.*

1 See what medications are covered.

Visit curative.com/drugs to download a full list of covered medications.

Preferred drugs are $0. Non-preferred drugs will either be a flat $50 or $250 fee.

Some meds may require prior authorization and approval. If so, ask your doctor to fill out a form at **curative.com/prior-authorization.** If you don't see a current medication, talk to your doctor about alternatives available on the drug list or reach out to Member Services at 855-428-7284.

2 Find a covered pharmacy.

To see all preferred pharmacies available near you, visit curative.com/providers. You also have the option to save time with prescription delivery by transferring meds to Curative Pharmacy in select states. For more information, visit **curative.com/curative-pharmacy.**

3 Transfer meds, if needed.

Transfer your meds by visiting the Member Portal under "Pharmacy." Or if your current pharmacy is covered, just tell them to update your insurance and share your Curative Member ID Card.

Reminder: Check off your Baseline!

Get your Baseline Visit completed within 120 days of your plan effective date to continue with $0 preferred prescriptions.

Visit curative.com/pharmacy for more details on pharmacy options and what's covered.

*To maintain $0 copays and deductibles, a Baseline Visit must be completed within the first 120 days of plan effective date.

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Subscribe to our newsletter and blog for the latest updates and insights.