



Take the leap to level-funded with Curative

Curative is newest large group health plan in Texas and now offers a level-funded option for employers across the entire state.

A chance for real savings

Level-funded is an ideal option for employers who cannot take on the extent of self-insured plan, but want greater amount of control and transparency. The employer incurs a monthly payment to cover costs for administration, claims payments, and stop-loss insurance.

At the end of the enrollment year, if the group submits fewer claims than expected **50%** of the difference between the group's anticipated and actual claims is refunded back to the employer. That's an opportunity to realize savings.

Curative level-funded plan

Plan:	Level-funded
	For employers who want more transparency and a chance to save money for improved outcomes.
Availability	Companies across Texas
Company Size	20+ employees
Administrative Services	Curative
Stop-loss Insurance	Yes
Rebate	50% of the remaining claims funds



Level-funded ownership.

All the benefits of Curative.

Full Cost Transparency

No copays, no deductibles, and no out-of-pocket costs for in-network services, including many preferred medications, for members who complete a Baseline Visit in the first 120 days.

Baseline Visit

A Baseline Visit is an opportunity for members' to meet their designated Care Navigator and a clinician** to jumpstart their health and wellness journey. They will be oriented to the plan, connected to wellness programs and be given the time to get any health questions answered. Austin-based members can complete the visit in-person at the Curative Commons in Downtown Austin or virtually. Otherwise, visits are done virtually from the comfort of home.

Designated Care Navigator

Each member is paired with a Care Navigator who will support their journey as a member, providing resources and guidance on how to maximize their health benefits. At Curative, we utilize the Baseline Visit to provide individualized care so members can reach their health goals.

No copays.
No deductibles.
No...really.



A Unique Pharmacy + Broad Formulary

Our formulary includes a wide variety of generics, brand and specialty medications for \$0 with the completion of the Baseline Visit. The Curative Pharmacy offers same-day delivery in eligible markets.

Expansive Provider Network

Curative health plan members have access to a high-quality network of providers in Texas and across the U.S

Ultimate Convenience

24/7, 365 access to physicians via telehealth appointments along with continuous member support. We'll help address any questions or concerns you might have about your health and well-being.

Financial Strength

