



Curative Health Plan Products

You have options to support a healthy and engaged workforce—all with \$0 out-of-pocket costs.

Curative offers multiple plans that provide access to whole-person, transparent care with **no copay, no deductible, no out-of-pocket costs for in-network services, including preferred drugs**, for those that complete a Baseline Visit after the first 120 days of enrollment. Our plans have a high-quality, local provider network, including many of the doctors your employees already know and use. Members are assigned a Care Navigator, and have 24/7/365 access directly to physicians via telemedicine and member support.

Plan Options

All three options apply to fully-insured (in select approved geographies) and level-funded plans.

Exclusive Provider Organization (EPO) Plan - Just the Basics

This plan does not provide any benefits for out-of-network services unless network services are not available or for:

- Emergency services.
- Services from facility-based providers in a network facility.
- Laboratory service providers when services are provided in connection with a service from a network provider.
- Diagnostic imaging services from an out-of-network provider when services are provided in connection with a service from a network provider.

Preferred Provider Organization (PPO) - The Classic Package

Members choose where to go for care, without a referral from a primary care physician or having to only use providers in your plan's provider network.

Preferred Provider Organization (PPO) Plus - A Little Extra

All the PPO benefits, with a lower threshold to afford out-of-network providers. More features, such as additional coverage, will be added as the product continues to develop.



Plan Tiers

	EPO <i>Just the Basics</i>	PPO <i>The Classic Package</i>	PPO Plus <i>A Little Extra</i>
In Network w/ Baseline - Deductible	\$0	\$0	\$0
In Network w/o Baseline - Deductible	\$5,000 person/ \$10,000 family	\$5,000 person/ \$10,000 family	\$5,000 person/ \$10,000 family
Out-of-network Deductibles	N/A	\$10,000/person; \$20,000/family	\$5,000/person; \$10,000/family
Out-of-network Max Out-of-Pocket	N/A	\$15,000/person; \$30,000 family	\$7,500/person; \$15,000 family
Care Navigator	Yes	Yes	Yes
Virtual Urgent Care	24/7/365	24/7/365	24/7/365
Wellness Benefits	Chronic condition and acute care management	Chronic condition and acute care management	Chronic condition and acute care management

Unlock \$0 no/cost in-network care with The Baseline Visit

At Curative, we're committed to helping our members get the most out of their health plan from day one. In order to qualify for \$0 copays and deductibles, Curative members are invited to participate in a Baseline Visit to help take the guesswork out of their health. By completing a visit in the first 120 days of the plan effective date, members continue with \$0 out-of-pocket costs for in-network care and preferred prescriptions.

98% of health plan participants complete the **Baseline Visit** (as of 5/3/23)

Disclaimer:

Every Curative member can qualify for the \$0 out-of-pocket costs for in-network care and preferred prescriptions with the completion of a Baseline Visit in the first 120 days of the plan effective date. See curative.com to learn more. Curative Insurance Company, PPO. © 2023, All rights reserved. Curative Insurance Company.

