

Say hello to Curative.

Health insurance you'll love to use.
(EPO, PPO, & PPO+)



Making healthcare work the way it should.

Through our rapid response to the pandemic, our company encountered problems in the U.S. healthcare system we couldn't ignore.

In response, we looked at things differently and reinvented a health plan for a post-pandemic world, built around **affordability, engagement and simplicity.**

The Curative promise: It's easy.



Easy costs



Easy to get care



Easy to navigate

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

\$0 doctor visits.

\$0 preferred prescriptions.

With Curative, there's no copay, coinsurance or deductible for in-network care as long as you complete a Baseline Visit within 120 days of enrollment. Just one monthly premium... think of it like any other monthly subscription.

\$0

copay

\$0

deductible

\$0

out-of-pocket
costs

Our Baseline Visit is Vital.



We help you reach the healthiest version of you.

At Curative, we're committed to helping our members get the most out of their health plan from day one. 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, members continue with \$0 out-of-pocket costs for in-network care and preferred prescriptions.








Important things to know:

- * The Baseline Visit is 100% cost-free
- * Results and conversations are completely confidential
- * Results will not impact cost the cost of your health insurance premiums
- * Visits are typically between 45 min-1 hour
- * Doesn't replace your annual physical exam (don't worry, we can help you schedule one)




Here's what you get:

Say hello to your Care Navigator

-  Learn all about your new plan and benefits
-  Get support on finding in-network care and 24/7/365 telemedicine
-  Transfer prescriptions to an in-network pharmacy
-  Get connected to programs to help reach your health goals
-  If your Care Navigator is unavailable, you'll have **24/7/365** access to Member Services at **855-428-7284 (855-4-CURATIVE)**

Meet with a clinician

Members who meet with a clinician can discuss any healthcare goals or needs. (Available in select locations)

-  Review medical history
-  Measure vital signs (in-office only)
-  Conduct a blood test and get immediate results that measures metabolic, lipid, and glucose levels (in-office only, or ordered)



Let's get some (minor) details covered.



If they are under **18**, your dependents will also qualify for the **\$0 copay and \$0 deductible** with your completion of the Baseline Visit.

Note: Only one subscriber or spouse has to complete a Baseline for your minor dependent to qualify.

Members **18 or older** will need to complete their own **Baseline Visit to qualify**. They can make an appointment through the member portal.

1 Example

Clare is the primary subscriber of the Curative health plan, with her spouse **Terry** and their **15-year-old** son **Joe** enrolled as dependents

Who needs to complete their Baseline?

The primary subscriber, **Clare**, along with her spouse **Terry**, will need to complete a Baseline for them both to unlock **\$0 in-network coverage**.

As long as either **Terry** or **Clare** complete their Baseline, **Joe** will not need to complete one since he is under 18.



2

Example

John serves as the primary subscriber, while his spouse, **Susan**, and their **18-year-old** daughter, **Lucy**, are included in the Curative health plan as dependents.

Who needs to complete their Baseline?

John, Susan, and Lucy will all need to complete their Baseline to individually unlock \$0 in-network coverage since they are all above 18 (18 or older need to complete their own).



3 Example

Maddy is the primary subscriber of the Curative health plan while her spouse **David** and two kids are enrolled as dependents (a **22-year-old son, Chris**, and a **12-year-old daughter, Sydney**.)

Who needs to complete their Baseline?

Maddy, David, and **Chris** will need to individually complete their Baseline to unlock \$0 in-network coverage.

For **Sydney** to receive \$0 in-network coverage, either **Maddy** or **David** will need to complete their Baseline. **NOTE: Chris** cannot complete the Baseline for **Sydney** to unlock coverage since it can only be the subscriber or spouse.



Support in more ways than one.

Care Navigator

For personalized one-on-one support, you'll be paired with a Care Navigator at your Baseline Visit, who will be your go-to resource throughout the year. Your Care Navigator will share their direct phone number during the visit and can also be reached at **carenavigator@curative.com**.

Member Services

For 24/7/365 general member support before and after the Baseline Visit, you'll have access to Member Services*. You can reach Member Services at 855-428-7284 or **health@curative.com**.

- * Finding and verifying in-network providers.
- * Locating in-network pharmacies.
- * Transferring prescriptions.
- * Confirming medication coverage & tier options.
- * Member portal access & log in assistance.
- * Scheduling a Baseline Visit.
- * Updating member contact info.
- * Prior authorizations.
- * Handling claims, including support resolving claim denials.

Curative EPO in-network benefits

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.

Coverage	Definition	Curative In-Network When compliant with Baseline Visit	Curative In-Network When non-compliant with Baseline Visit	Curative Out-of-Network
Annual Deductible	The amount you pay for out-of-pocket costs for your covered health care before your plan begins to pay.	\$0	\$5,000/person \$10,000/family	No coverage
Coinsurance Percentage	The amount you pay for a covered service after your deductible is met.	0%	20% Medical; 25% Pharmacy (with \$25/mo cap on insulin)	No coverage
Annual Out-of-Pocket Maximum (Medical)	Your expenses for medical care that are not reimbursed by insurance.	\$0	\$7,500/person \$15,000/family	No coverage
Lifetime Maximum Benefit	The dollar limit that an insurance company will pay in benefits for as long as you are enrolled in the plan.	No limit	No limit	No coverage



Curative PPO in-network benefits

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.

Coverage	Definition	Curative In-Network When compliant with Baseline Visit	Curative In-Network When non-compliant with Baseline Visit	Curative Out-of-Network
Annual Deductible	The amount you pay for out-of-pocket costs for your covered health care before your plan begins to pay.	\$0	\$5,000/person \$10,000/family	\$10,000/person \$20,000/family
Coinsurance Percentage	The amount you pay for a covered service after your deductible is met.	0%	20% Medical; 25% Pharmacy (with \$25/mo cap on insulin)	50%
Annual Out-of-Pocket Maximum (Medical)	Your expenses for medical care that are not reimbursed by insurance.	\$0	\$7,500/person \$15,000/family	\$15,000/person \$30,000/family
Lifetime Maximum Benefit	The dollar limit that an insurance company will pay in benefits for as long as you are enrolled in the plan.	No limit	No limit	\$0 million



Curative PPO+ in-network benefits

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.

Coverage	Definition	Curative In-Network When compliant with Baseline Visit	Curative In-Network When non-compliant with Baseline Visit	Curative Out-of-Network
Annual Deductible	The amount you pay for out-of-pocket costs for your covered health care before your plan begins to pay.	\$0	\$5,000/person \$10,000/family	\$30,000/person \$40,000/family
Coinsurance Percentage	The amount you pay for a covered service after your deductible is met.	0%	20% Medical; 25% Pharmacy (with \$25/mo cap on insulin)	20%
Annual Out-of-Pocket Maximum (Medical)	Your expenses for medical care that are not reimbursed by insurance.	\$0	\$7,500/person \$15,000/family	\$30,000/person \$40,000/family
Lifetime Maximum Benefit	The dollar limit that an insurance company will pay in benefits for as long as you are enrolled in the plan.	No limit	No limit	\$0 million



Plan Tiers

	EPO	PPO	PPO Plus
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
In Network w/ Baseline - Out-of-Pocket	\$0	\$0	\$0
In Network w/o Baseline - Out-of-Pocket	\$7,500/person; \$15,000/family	\$7,500/person; \$15,000/family	\$7,500 person; \$15,000 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, acute care management, and chiropractic coverage
ClassPass	Not Covered	Not Covered	Yes



Know before you go

Limitations and exclusions do apply. Examples of exclusions:

1

Dental coverage- All expenses related to Dental Care or oral surgery (except for corrective treatment of an accidental injury to natural teeth, jaw, or adjacent structures.)

*Example of a covered incident-
Car accident*

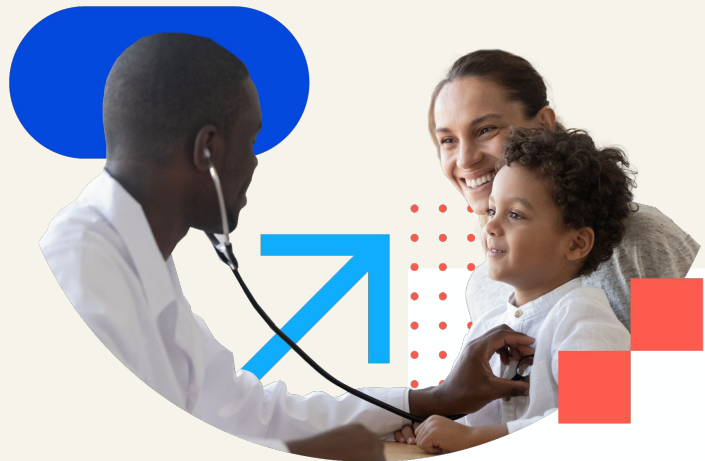
2

Acupuncture - Services are limited to 20 visits in a plan year and only for the treatment of Musculoskeletal disorders.

3

Chiropractor - Services are limited to 20 visits in a plan year. **(PPO+ only)**

Quality coverage for quality care.



We have one of the largest provider networks in Texas and a strong national provider network including physicians, care professionals, and care facilities. Easily locate in-network providers near you by using our provider search tool at curative.com/get-care.

National Network:

7,720 Hospitals

170K Ancillary Facilities

853K Professional Providers

Texas:

573 Hospitals

11K Ancillary Facilities

65K Professional Providers



Medications made simple. (EPO)

You'll find \$0 med options for nearly every condition.

	In-Network ¹	In-Network ²	Out-of-Network
Preferred Drugs - Tier 1 (Includes certain generic, brand name and specialty)	\$0	\$50 copay after deductible (Mail order: \$100 copay after deductible for 90-day supply)	No coverage
Non-preferred Drugs - Tier 2 ³ (Annual maximum out-of-pocket)	\$50 copay	\$100 copay after deductible (Mail order: \$200 copay after deductible for 90-day supply)	No coverage
Non-preferred Specialty Drugs - Tier 3 (Annual maximum out-of-pocket)	\$250 copay	25% coinsurance after deductible	No coverage



Medications made simple. (PPO, PPO+)

You'll find \$0 med options for nearly every condition.

	In-Network ¹	In-Network ²	Out-of-Network
Preferred Drugs - Tier 1 (Includes certain generic, brand name and specialty)	\$0	\$50 copay after deductible (Mail order: \$100 copay after deductible for 90-day supply)	50% coinsurance after deductible
Non-preferred Drugs - Tier 2 ³ (Annual maximum out-of-pocket)	\$50 copay	\$100 copay after deductible (Mail order: \$200 copay after deductible for 90-day supply)	50% coinsurance after deductible
Non-preferred Specialty Drugs - Tier 3 (Annual maximum out-of-pocket)	\$250 copay	25% coinsurance after deductible	50% coinsurance after deductible

Make the most of your pharmacy benefit



Get your Baseline Visit within 120 days of enrollment



Stay in-network with our preferred pharmacies including Curative, HEB, and Publix locations (Additional partners nationwide)



Use our drug search tool at health.curative.com/drugs to see what's covered






Curative Pharmacy:

Your Go-to Pharmacy for Ongoing Medications

Curative members on your plan type in qualifying states must use Curative Pharmacy to get \$0 copays* for ongoing prescriptions (maintenance medications). You can go through any in-network pharmacy for more time-sensitive medications, such as antibiotics.



Here's what you'll need to know:

-  You will have a grace period starting from your first fill in your plan year at any in-network pharmacy.
-  The grace period duration depends on your prescription and may be either:
 -  Two 30-day fills
 -  One 90-day fill
-  Once your grace period ends, you must use Curative Pharmacy for \$0 maintenance medications.


With Curative Pharmacy, you'll get rapid delivery within the next two business days**, easy refills, and personalized updates. For more info and details on transferring, visit curative.com/curative-pharmacy.


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


**Limitations may apply based on state laws for shipping of controlled substances for members outside of Texas.

See a doctor from the comfort of home. (Outside Texas)

Get care you need when you need it most with 24/7 [Virtual Urgent Care](#) through our partnership with [Teladoc](#). Virtual mental health support also available.

 Access family doctors and pediatricians

 Messaging, audio, or video chat

 Prescriptions available to your door





 \$0 copay

When to see a doctor online

- COVID-19, cold & flu symptoms
- Pink eye
- Insect bites & stings
- Seasonal allergies
- Urinary tract infections
- Nausea & diarrhea
- Minor injuries, sprains, and strains
- General health & medication questions
- and much more

See a doctor from the comfort of home. (Texas)

Get care you need when you need it most with 24/7 [Virtual Urgent Care](#) through our partnership with **NormanMD**.

-  Access family doctors and pediatricians
-  Messaging, audio, or video chat
-  Prescriptions available to your door
-  \$0 copay

When to see a doctor online

- COVID-19, cold & flu symptoms
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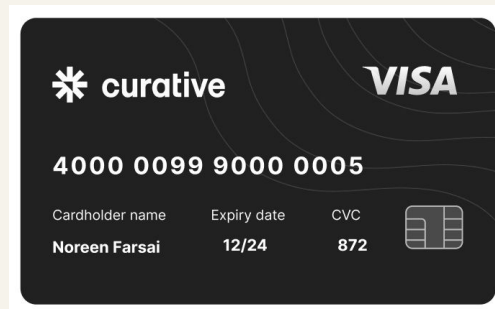
Curative Zero Card

Your Ticket to Hassle-free Care

\$0

Your ticket to get healthcare where and when you need it. As the fresh face in health plans, we know some doctors might not recognize us just yet. No worries, though! Your health shouldn't have to wait. This handy card takes care of your healthcare costs and reassures you of your benefits.

- 1 Give Curative Member Services (855-428-7284) a quick call to get approval and unlock your card. Have the provider information and type of service available.**
- 2 Pay with your Zero Card at the doctor's office upon request.**
- 3 Get the care you need.**



What will be approved:
Office visits, urgent care visits and certain outpatient visits at approved providers listed in the Curative Provider Search



What will not be approved:
Prescriptions

Curative offers **\$0 wellness and condition management** programs to empower members to be their best self.

Our diverse range of programs are designed to address specific health conditions and support individual health goals.

*Members must qualify for the program to enroll. All programs available at no cost to you.



Mental Health

a wellness program designed to connect you to readily available mental health resources that address your individual needs.



Type 2 diabetes

one-on-one support, and regular check-ins for effectively managing Type 2 diabetes.



Noom

a psychology-based program to encourage healthy lifestyle habits.



Galleri (50+)

a first-of-its-kind — a test that looks for a signal shared by more than 50 types of cancer with a single blood test.



Pelago

personalized treatment program to help overcome tobacco, alcohol, opioid, and cannabis use.



H-E-B

nutrition plans crafted by H-E-B certified dieticians to cater to your dietary requirements. (Texas only)



Peg is Having a Baby

9 months of in network prenatal care and a hospital delivery.

Traditional health insurance example cost is usually around **\$13,000**

Curative Health Plan: \$0



Mia's Simple Fracture

In-network emergency room visit and follow up care.

Traditional health insurance example cost is usually around **\$2800**

Curative Health Plan: \$0



Managing Joe's Type 2 Diabetes

A year of routine care of a well controlled condition

Traditional health insurance example cost is usually around **\$5600**

Curative Health Plan: \$0

Treatments and costs will vary these are examples of how you might be covered. Members must complete a Baseline Visit within first 120 days of enrollment in order to qualify.



Get moving with ClassPass.

As a Curative PPO+ member, you can unlock a 25-credit monthly membership with ClassPass at no cost to you. ClassPass is a credit-based membership designed to bring you access to thousands of studios, gyms, salons, and spas all through one app.



Yoga

Sweat it out with hot yoga and find your zen



Strength Training

Work with weights to build muscle and increase strength over time



Gym

Access top-rated gyms in your area



Barre

Practice balance with a full-body workout that combines strength conditioning, cardio and mindfulness



Massage & Facials

Pamper yourself with a spa day



Boxing

This high-energy workout will help you build fitness, strength, and coordination

Your health care tools and resources, always within reach.

You'll find all things Curative through our easy-to-use member portal.

- ✱ Access your digital Curative ID card
- ✱ Download, print and request a physical card
- ✱ View your pharmacy and care benefits
- ✱ Update your personal information
- ✱ Register and connect to virtual urgent care



What to expect after enrollment

1. Register your account

To get started, you'll receive a Curative welcome email where you can register for the member portal. Keep an eye out for this email to arrive in your inbox 1-2 days before your effective date.

Once your effective date begins, your digital member ID card will be ready for immediate use through the member portal. You can expect your physical member ID card to arrive within two weeks of your effective date.

Through the Member Portal, you can:

- ✓ Download, print, and request a replacement ID card
- ✓ View your pharmacy and care benefits
- ✓ Update personal information
- ✓ Register and connect to virtual urgent care

2. Sign-up for Virtual Urgent Care

When you register for the member portal, you'll also receive a sign-up email for virtual urgent care. Members in Texas will have access to **NormanMD**, and if you're outside Texas, you'll be able to use **Teladoc**. Through both partnerships, you can access virtual urgent care 24/7/365.



Access family doctors and pediatricians



Messaging, audio, or video chat



Prescriptions available to your door

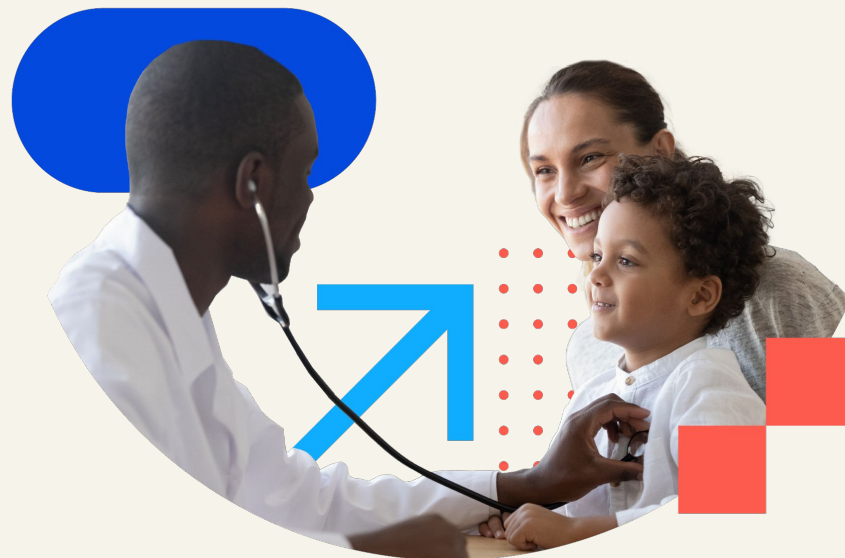


\$0 copay

3. Don't forget your Baseline!

By completing your Baseline Visit within 120 days of your plan effective date, you'll also keep your \$0 copays and \$0 deductible for in-network care and preferred prescriptions. For more info on the Baseline, go to curative.com/baseline.

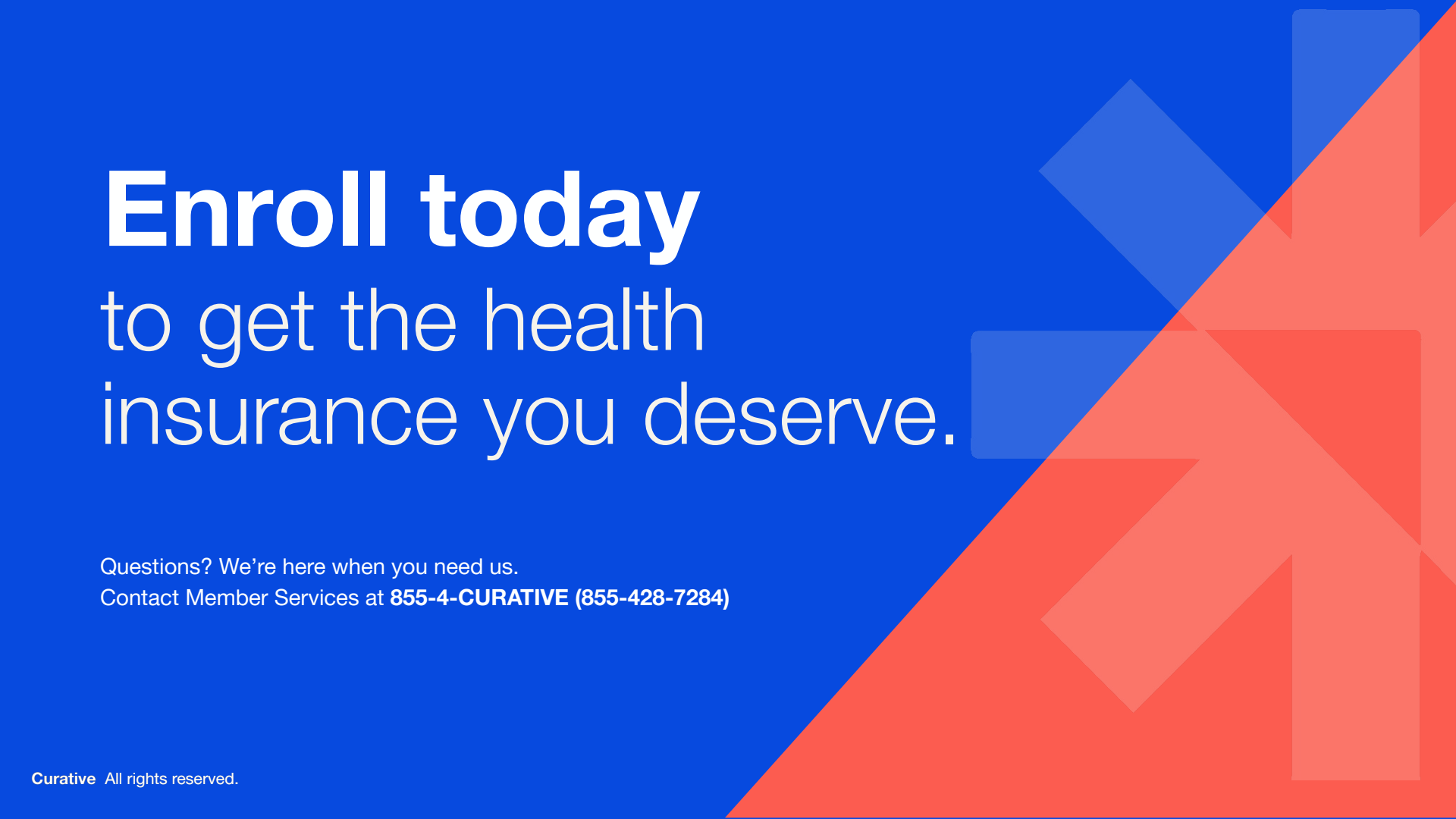
Members can sign up for their visit through the member portal at health.curative.com



Ready to join Curative?

Here's how to make it happen:

1. Visit your company enrollment guide and review the Curative Health Plan Summary of Benefits
2. Double-check that your go-to providers are in-network at curative.com/get-care
3. See what meds are covered at curative.com/drugs
4. Confirm your dependents are eligible to join through your administrator
5. Attend a Curative Zoom Q&A session and enroll online. Let's get you covered!

The background is a solid blue color on the left and a solid red color on the right, separated by a diagonal line. Overlaid on these are several semi-transparent geometric shapes: a large blue rectangle, a smaller blue rectangle, a large red rectangle, and a smaller red rectangle, all arranged in a way that creates a sense of depth and movement.

Enroll today

to get the health
insurance you deserve.

Questions? We're here when you need us.

Contact Member Services at **855-4-CURATIVE (855-428-7284)**