



# Curative Enrollment Guide

Upgrade your health insurance to actually cover health care.

## \$0 copays. \$0 deductibles.

From routine appointments to more significant health issues, members get \$0 out-of-pocket costs for all in-network care and preferred prescriptions with the completion of a Baseline Visit in the first 120 days.

## Engagement from the very start.

With our Baseline Visit, members meet their Care Navigator to learn how to best utilize plan benefits and resources, along with getting connected to programs that help reach their health goals.

## Simple to use.

Members can enjoy a stress-free experience with our easy-to-use member portal, 24/7 support, and same day prescription delivery for select locations.

## Plan Options

We offer two plan choices with \$0 out-of-pocket costs\*, ensuring an affordable, simple and engaging membership experience.

### Exclusive Provider Organization (EPO) 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.



# Plan Tiers

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

## 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.

**97%** of health plan members  
complete the **Baseline Visit**  
(as of 9/12/23)

**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](https://curative.com) to learn more. Curative Insurance Company, PPO. © 2023, All rights reserved. Curative Insurance Company.

