

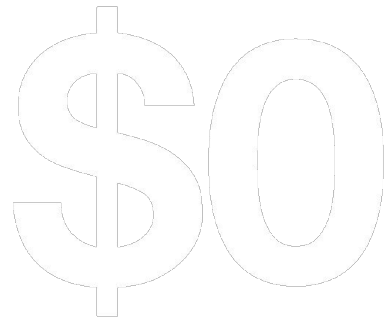


**No copays.
No deductibles.
No...really.**



Curative is a sustainable healthcare plan that **makes it easy to actually achieve better health.**

One competitive monthly premium, **no copays**, and **no deductibles** for *in-network care and preferred prescriptions* **right from the start.** To keep \$0 care, members must complete a Baseline Visit in the first 120 days, .



No...Really.

Yes, even \$0 specialty and advanced care.



Affordable.

Bringing copays and deductibles down to zero including on most prescriptions so members are not prevented from seeking care when they need it.



Engaging.

With our Baseline Visit and trusted, ongoing support from a care navigator, members are actively engaged in their health from day 1.



Simple.

Designing a simple, modern experience so healthcare is streamlined, integrated, and stress-free.



Increased participation up to **50% higher** than expected employee enrollment.



Curative's Medical Plans

By completing the Baseline Visit, all in-network care and preferred prescription copays, deductibles, and coinsurances will be \$0. Maximum visits, limitations, and tiered Pharmacy benefits will continue to apply.

Plan availability varies by state with options for EPO, PPOx, PPO & PPO Max network options.

Benefits Summary

	Curative In-Network (Copay deductible, copay insurance when compliant with Baseline Visit)	Curative In-Network (Copay deductible, copay insurance when non-compliant with Baseline Visit)	Curative Out-of-Network (Providers may balance bill for charges above allowable rates)
Annual Deductible	\$0	\$5,000/person and \$10,000/family	\$10,000/person and \$20,000/family
Coinsurance Percentage	0%	20% Medical 25% Pharmacy	50%
Annual Out-of-Pocket Maximum (Medical)	\$0	\$7,500/person and \$15,000/family	\$15,000/person and \$30,000/family
Office/Virtual Visit - Family Practice,Internal Medicine, OB/ GYN, Pediatrics, Chiropractic	\$0	\$25 copay after deductible	\$50 copay after deductible
Specialist Office/Virtual Visit	\$0	\$50 copay after deductible	\$100 copay after deductible
Telemedicine - Urgent Care with a 24/7/365 On Demand Doctor Visit	\$0	\$0 copay	No coverage
Preferred Drugs - Includes certain Generic, Brand Name, & Specialty drugs	\$0	\$50 copay after deductible	50% coinsurance after deductible
Non-preferred Drugs	\$50/\$250	\$100 copay after deductible for brand & generic 25% coinsurance after deductible for specialty drugs	50% coinsurance after deductible
Urgent Care, Hospital / Free Standing Emergency Room & Physicians	\$0	20% coinsurance after deductible	
Outpatient Surgery, Lab & X- Ray Physician	\$0	20% coinsurance after deductible	
Hospital - Semi-private Room and Board	\$0	20% coinsurance after deductible	
Hospital Inpatient Surgery	\$0	20% coinsurance after deductible	
Lifetime Maximum Benefit	No Limit		
Rx Network	Mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix 30,000+ pharmacies nationwide		

Broad national provider network of ~1M providers.

96% of Americans have access to our strong national provider network including physicians, care professionals, and care facilities. Easily locate in-network providers using our provider search tool at curative.com/get-care.

National

8,000
Hospitals

170K
Ancillary
Facilities

1M~
Professional
Providers

See a doctor from the comfort of home.

24/7/365

✱ Direct access to practicing family doctors and pediatricians

✱ Messaging, audio, or video chat

✱ \$0 copay



National

Teladoc
HEALTH

Texas Only

 **NormanMD**

Curative Guide to \$0 Care*

Two cards. One goal. Zero dollars.

We guarantee \$0 copays and deductibles for any doctor in our search*.

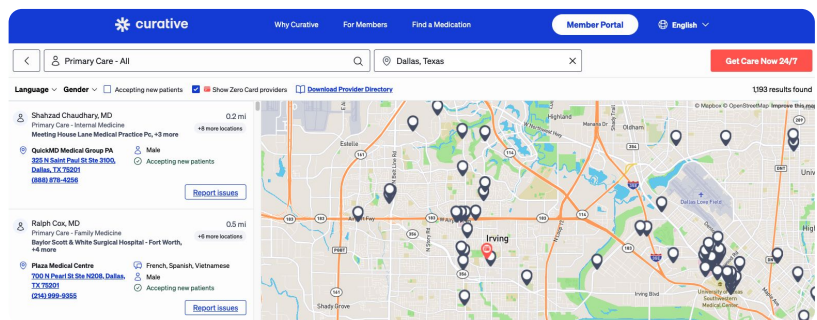
There are two options to provide payment covered by Curative:

- 1) insurance billing using the Curative Member ID Card and
- 2) cash pay using our unique Curative Zero Card.

Either way, members don't pay.

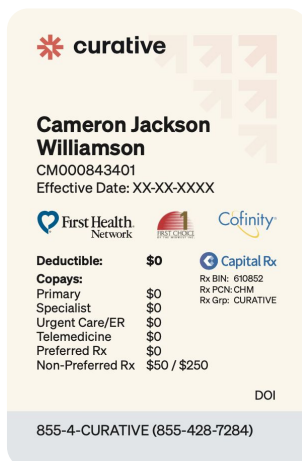
Start here Provider Search

All clinicians shown at curative.com/providers have \$0 out-of-pocket costs for covered services.



Option 1

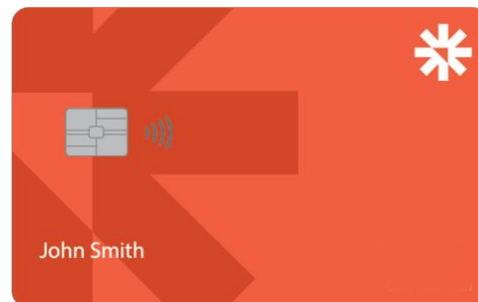
Member ID Card



Use the Curative Member ID Card first if the provider shows in our search.

Option 2

Curative Zero Card



Use the Curative Zero Card for any provider that shows as Zero Card in our search. Tell the front desk you will pay the cash price and hand over your Zero Card. Think of it as a payment card with no impact on credit.

It can be used for office visits, urgent care, behavioral health, and certain services without hospital stays. It does not include medications, labs and non-covered benefits.

**Members must be 18 years and older to use the Curative Zero Card and complete their Baseline Visit in the first 120 days of their plan start date to maintain \$0 out-of-pocket costs. Curative Zero Card Visa® Commercial Credit cards are issued by Celtic Bank. Additional Terms & Conditions can be found in your Member Portal Account at health.curative.com.*

Better health starts now.

The first step towards better health is the hardest. We make it easy for our members with the Baseline Visit.

Curative invests in our members' long term health with the Baseline Visit, an opportunity for our members to engage with a Clinician & Care Navigator who will educate them on the health plan benefits.



High engagement

98% completion of the Baseline Visit.

The Baseline Visit welcomes members back to healthcare.



Baseline Visits help identify member needs early and get them covered support.

How it Works

Members complete a Baseline Visit in the first 120 days to continue with \$0 out-of-pocket costs for in-network care and preferred prescriptions. A Curative clinician reviews medical history and discusses health needs with member consent, and a Care Navigator onboards members to the plan.

Results and conversations are completely confidential, and do not impact premiums. Visits are done virtually via a video link, visits are an hour or less.



Curative proves high engagement with a real impact.



The most important factor in achieving better health is the relationship members have in accessing primary care.

↗ Every member is pointed to an in-network primary care doctor at the Baseline Visit.

↗ We proactively register members for telehealth (including mental health) services during the Baseline Visit.

94%

or more people with chronic conditions identified through Baseline Visit.

What does that mean?

We can be proactive. We are not waiting for a claim to know if someone has a condition. When we know a member's needs, we can help them get the care and resources they need.



Most traditional plans have limited impact. Curative's focus is ensuring members are getting the right care in the right setting through comprehensive care coordination.

→ Utilization and Case Management

- Time-sensitive interventions address any acute health concerns or planned in-or outpatient procedures
- Address services requiring prior authorization for medications or services

5.3%

of members enrolled in complex case management
(vs 1% benchmark)

Curative offers programs to **empower** members to be their **best self.**

***\$0 wellness and condition management.** Our diverse range of programs are designed to address specific health conditions and support individual health goals.



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.



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 nutritionists to cater to your dietary requirements. (Texas only)



Noom

a psychology-based program to encourage healthy lifestyle habits.




ClassPass

(For PPO Max members only, access to a 25-credit monthly membership is included in your plan.)




No Copays for preferred prescriptions, No...Really.

We've made it simple to increase compliance and lower costs.



Preferred

Consists of generic and select brand and specialty medications
\$0 Copay*



Non-Preferred

Consists of lower value generics, brands, and specialty medications
\$50/\$250 Copay*



98% of our pharmacy utilization \$0 copay

Curative's simple pharmacy solution leads to a 12% reduction in total plan costs.

	Curative Plan	Milliman Benchmark*
Average Per Member Per Month Cost YTD	\$61.64 (As of Oct 2024)	\$105.18



How?

- \$0 drug option for **every condition**
- Formulary coverage of best in class medication in every category
- Proactive management to lowest net cost drug option
- Elimination of misaligned incentives and BUCA PBM profit maximization

Better health. Better outcomes for all.



curative.com/for-brokers



As seen in:



FAST COMPANY



BENEFITS PRO
LUMINARIES AWARDS 2024