

**No co-pays.
No deductibles.
No...really.**



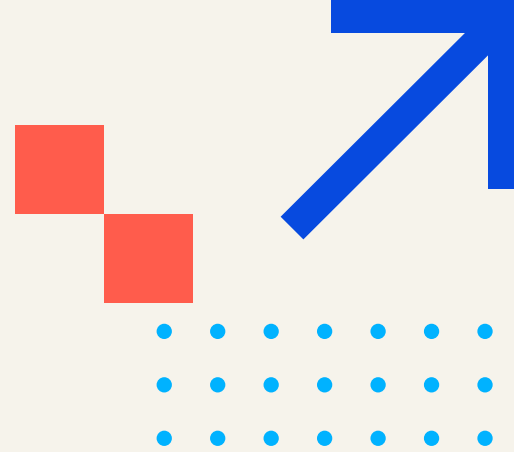
**A New Kind of
Health Insurance**

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

One competitive monthly premium, and with the completion of the Baseline Visit in the first 120 days, no copays, and no deductibles for *in-network care and preferred prescriptions*.

No...really.

Yes, even specialty and advanced care.



\$0



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.

Benefits Summary & Provider Network

Curative offers fully-insured and level-funded plan options for companies headquartered in Texas & Florida along with EPO, PPO and PPO+ options. PPO coverage showcased in the chart below.

Coverage	Curative In-Network (Copay deductible, copay insurance when <i>compliant</i> with Baseline Visit)	Curative In-Network (Copay deductible, copay insurance when <i>didn't</i> complete Baseline Visit)	Curative Out-of-Network
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
Lifetime Maximum Benefit	No Limit	No Limit	No Limit
Office/Virtual Visit - Family Practice, Internal Medicine, OB/GYN, Pediatrics	\$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
Urgent Care	\$0	20% coinsurance after deductible	50% coinsurance after deductible
Preferred Drugs - Includes certain Generic, Brand Name, & Specialty drugs	\$0	\$50 copay after deductible	50% coinsurance after deductible
Hospital / Free Standing Emergency Room	\$0	20% coinsurance after deductible	20% coinsurance after deductible
Emergency Room Physicians	\$0	20% coinsurance after deductible	20% coinsurance after deductible
Outpatient Surgery - Physician	\$0	20% coinsurance after deductible	50% coinsurance after deductible
Outpatient Lab and X-Ray	\$0	20% coinsurance after deductible	50% coinsurance after deductible
Hospital - Semi-private Room and Board	\$0	20% coinsurance after deductible	50% coinsurance after deductible
Hospital Inpatient Surgery	\$0	20% coinsurance after deductible	50% coinsurance after deductible

National Network

8,000
Hospitals

170K
Ancillary
Facilities

~1M
Professional
Providers



Baseline Visit Summary

At Curative, we're committed to helping our members engage and get the most out of their health plan from day one.

The Baseline Visit is designed to **simplify** the member experience for all. It's a virtual or in-person meeting (Austin-only) with a Care Navigator to orient to the plan and an optional conversation with a Clinician to discuss a personal health roadmap.

It is completely confidential with zero impact on premiums.

We want to welcome our members back to health care they can trust.



High engagement

98% completion of the
Baseline Visit.

We use multi-touch member engagement to drive Baseline Visit participation.

1 Enrollment



Emphasized discussion in the enrollment meeting

2 Plan Start



Printed materials mailed with member ID card



Introductory and follow-up emails to dynamic content

3 120 Days



Individualized calls and texts to members who do not sign up



Auto-scheduling capabilities



Employer toolkit: posters, emails, intranet resources

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

94%

of Type 2 diabetes members were identified in the Baseline Visit in first 120 days. In other words, we don't need to wait for claims to reach out with support.

55%

of Type 2 diabetes members are in a Curative condition management program.

80%

Type 2 diabetes members who are in a condition program are in more than one.

Pharmacy Benefit

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

Preferred	Non-Preferred
Consists of generic and select brand and specialty medications	Consists of lower value generics, brands, and specialty medications
\$0 Copay*	\$50/\$250 Copay*

1. Get your Baseline Visit within 120 days of your start date.
2. Visit an in-network provider who prescribes a preferred medication.
3. Use our preferred in-network pharmacies.

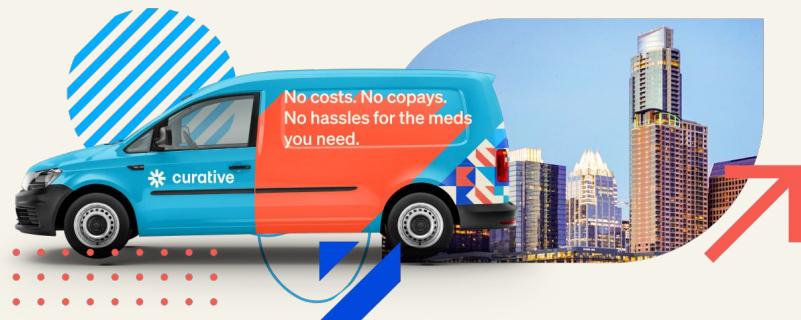


Our in-network pharmacies include all locations across the United States.

Curative Pharmacy	National Pharmacy Options
<p>Overnight delivery in select states</p> <p>Same or next-day delivery Austin, Dallas, Houston and San Antonio</p> <p>Same or next-day delivery in Tampa, Orlando and Miami</p>	<p>Albertsons Pharmacy Companies: Acme Pharmacy, Albertsons Pharmacy, Albertsons Market Pharmacy, Amigos Pharmacy, Carrs Pharmacy, Haggen Pharmacy, Jewel-Osco Pharmacy, Market Street Pharmacy, Pavilions Pharmacy, Randalls Pharmacy, Safeway Pharmacy, Say-On Pharmacy, Star Market Pharmacy, Shaws Pharmacy, Tom Thumb Pharmacy, United Coalition Pharmacy, United Pharmacy, Vons Pharmacy</p> <p>Publix Pharmacy</p> <p>H-E-B Pharmacy</p> <p><i>Out of standard service area: CapRx Wrap Network* includes major partners, such as Walgreens, CVS, RiteAid, and Walmart</i></p>

Don't see a retailer? If a member is not near an in-network retail pharmacy and not in range of the Curative Pharmacy, Curative will use find an alternative custom option using the CapRx network to each person that is convenient.

Curative Pharmacy is making health and savings easy. Engagement with our pharmacy and members



- High-Level Care**

 - Personalized welcome packet with adherence aids
 - Care coordination with your prescribers (refills, prior authorizations)
 - Medication optimization — helping members get to the \$0 option
- Communication**

 - Two-way text messaging
 - Pharmacist consultations
 - Follow-up after new start medications

We have the financial strength and stability to succeed.



Rated A- (Excellent) from AM Best

Working capital and RBC fully funded with Texas Department of Insurance for 3 years



Now, do you *really* want to **give the same old** to your employees?



Average out-of-pocket costs grew over **2x wage** growth in the past decade



Average out-of-pocket costs **\$3000/family**



Nearly 4/10 Texas employees have outstanding medical debt

High NPS

87

Or attract and retain talent with a de facto pay raise and a benefit employees love?

Data from [Peterson-KFF](#)



Better health.
Better outcomes for all.

Let's partner up.

curative.com/for-brokers

