



Member Portal Registration User Guide



Curative Health Plan

No Copays. No Deductibles. No...Really.

A new kind of employer-sponsored health insurance that lets you focus on your health care, not your health costs.

Walk Through Member Portal

This guide will walk you through how to use the member portal. It will also provide links and other useful information not already included in this document.

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Tips and Warnings:

The following symbols will help identify helpful tips and any possible issues a user may encounter during the registration process.



This color symbol indicates a tip or hint to make the process easier.



This color symbol indicates that a certain step is very important. Pay careful attention to information following this symbol.

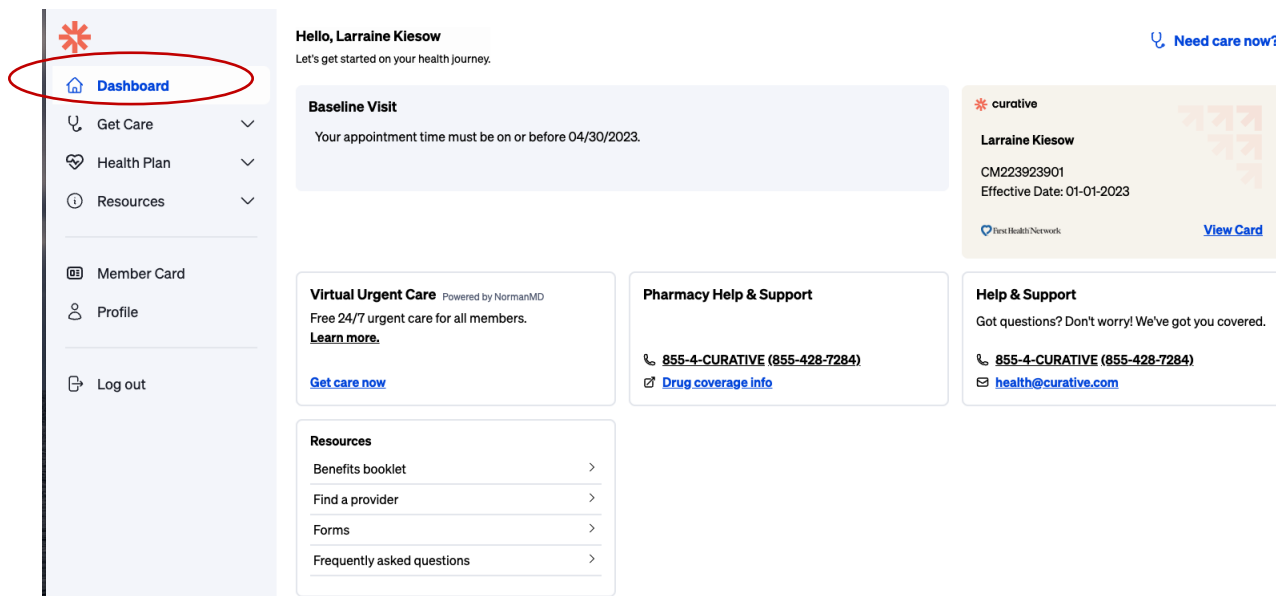
For more information:

For questions about the information found in this user guide, please contact Curative customer service at curative.com/support or through our help line at 855-428-7284 or health@curative.com.

PORTAL DASHBOARD

The dashboard is the first screen that appears after logging into Curative Health Care. All instructions in this guide will start from the dashboard. You can return to the dashboard at any time by clicking [Dashboard](#) on the lefthand side of the page.

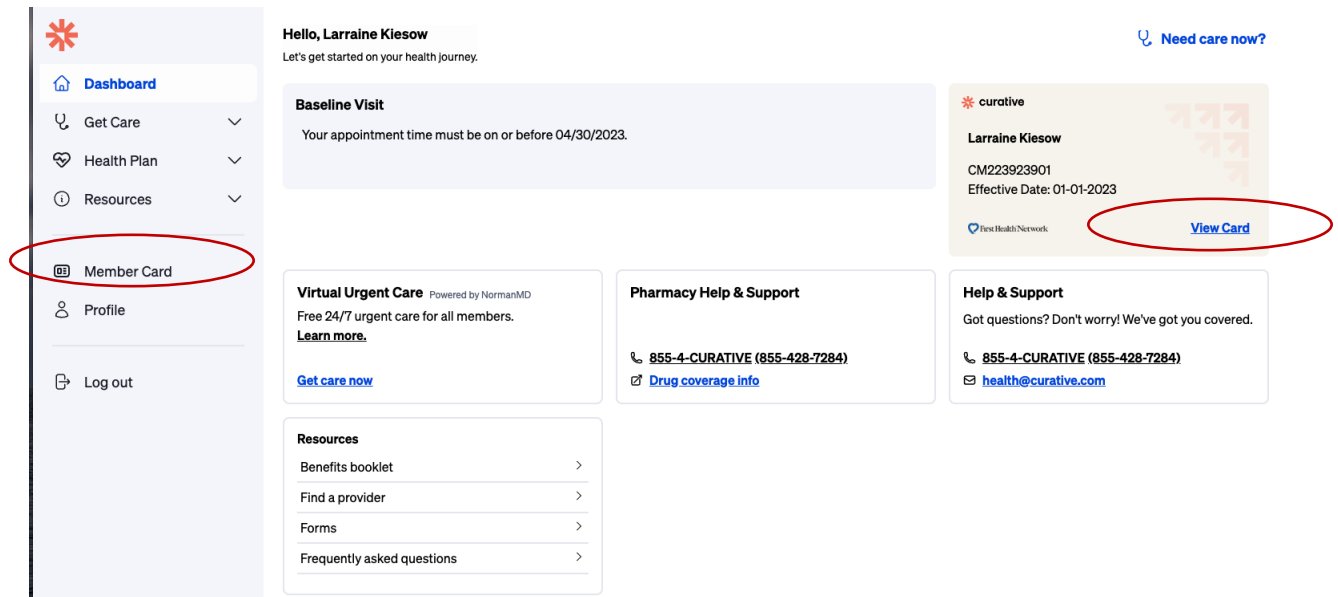
Figure 1 Dashboard



MEMBER INSURANCE CARD

HOW TO VIEW, PRINT, OR REQUEST A PHYSICAL COPY OF YOUR INSURANCE CARD

Figure 2 ID Card Access from Dashboard



To view your Member ID card

1. To view your Member ID card, click on **Member Card** on the lefthand side of your dashboard (or click on **View Card** from the righthand side of the dashboard).
2. A virtual version of your insurance card will appear on the screen.

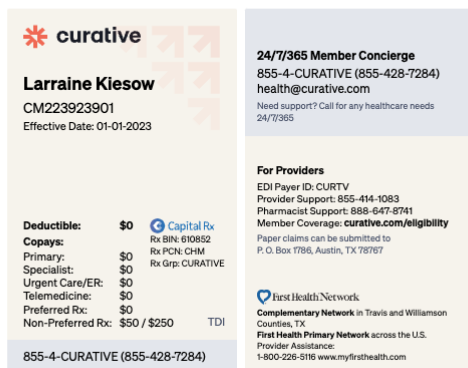
Figure 3 Insurance Card Screen

Member Card


View insurance card for:

Larraine Kiesow


 Request  Print  Download





To print your insurance card

1. To print a copy of your insurance card, click on  **Print**.
2. Follow the printing instructions for your selected printer.

To request a physical copy of card

1. To request a physical copy of your insurance card, click on  **Request**.
2. A popup box will appear confirming the request for a physical card. The card will be sent to the address you entered when signing up for the plan.

 If your address is not correct, contact Curative to update it and request that they send you the card.

 Requesting a physical copy of the insurance card will not be possible until at least 2 weeks after coverage has started.

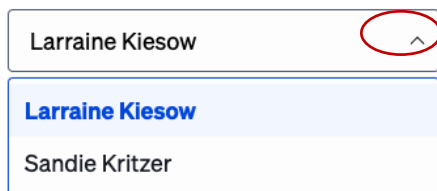
3. Click **Confirm and Send**.

To View, Print, or Request your dependent's Member ID Card

1. To see your Dependent's member ID card, click on the arrow next to your name under **View insurance card for**.

Figure 4 Dependents Dropdown

View insurance card for:



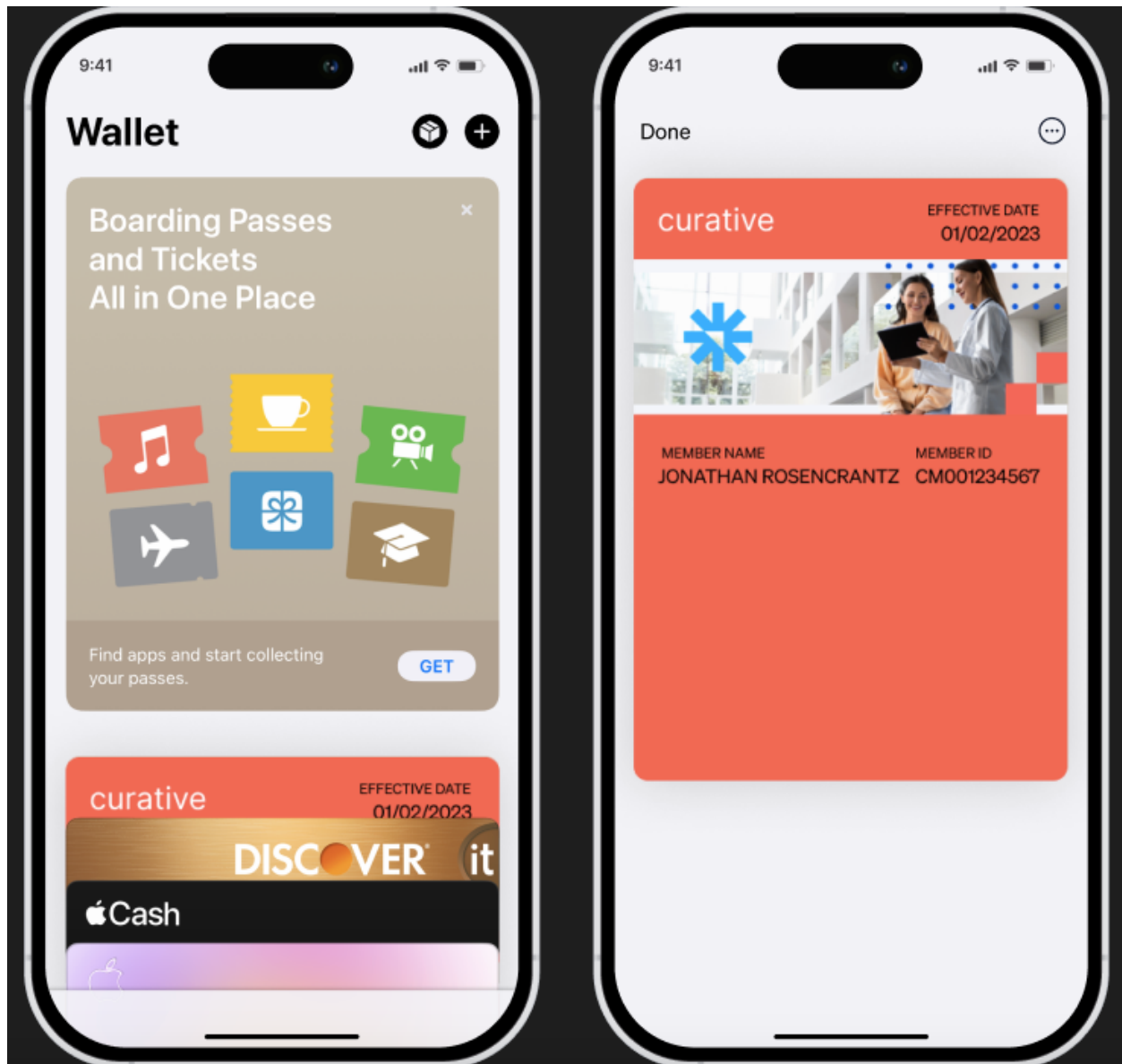
A dropdown menu with a light gray header and a white body. The header contains the text "Larraine Kiesow" and a small upward-pointing arrow icon, which is circled in red. The body contains two items: "Larraine Kiesow" in blue text and "Sandie Kritzer" in black text.

Larraine Kiesow
Larraine Kiesow
Sandie Kritzer

2. The names of your dependents will appear. Click on the dependent to see their card. Follow instructions above to print or request card for your dependent.

APPLE WALLET

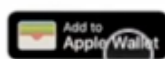
If you are an Apple iPhone user, this is a feature that allows you to add a version of your member card to your Apple Wallet.



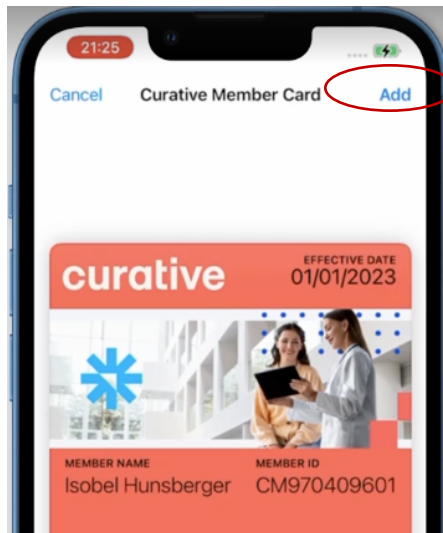
To add your member card to Apple Wallet

1. From the member ID Card screen, click on Add to Apple Wallet button.

Member Card



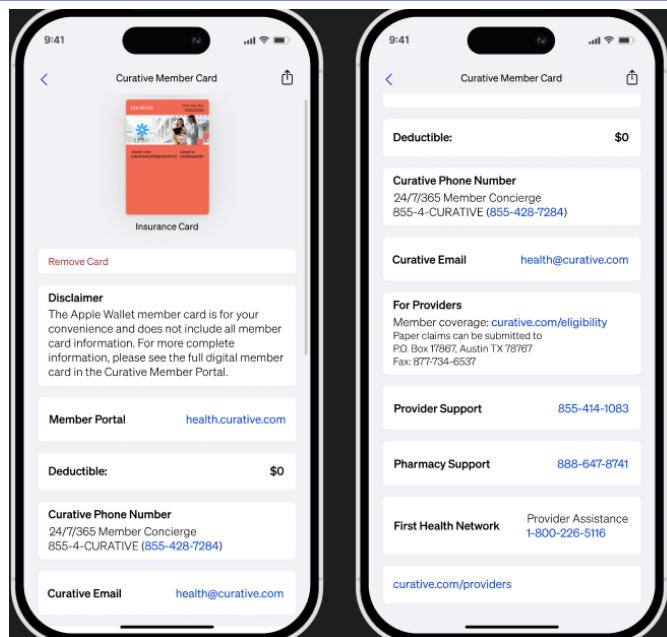
2. The Apple Wallet app will open with your Curative Member information showing. Click Add.



3. Your member ID card will be added to your apple wallet.
4. Click on the dots in the upper right corner and select Card Details to see you member ID information.

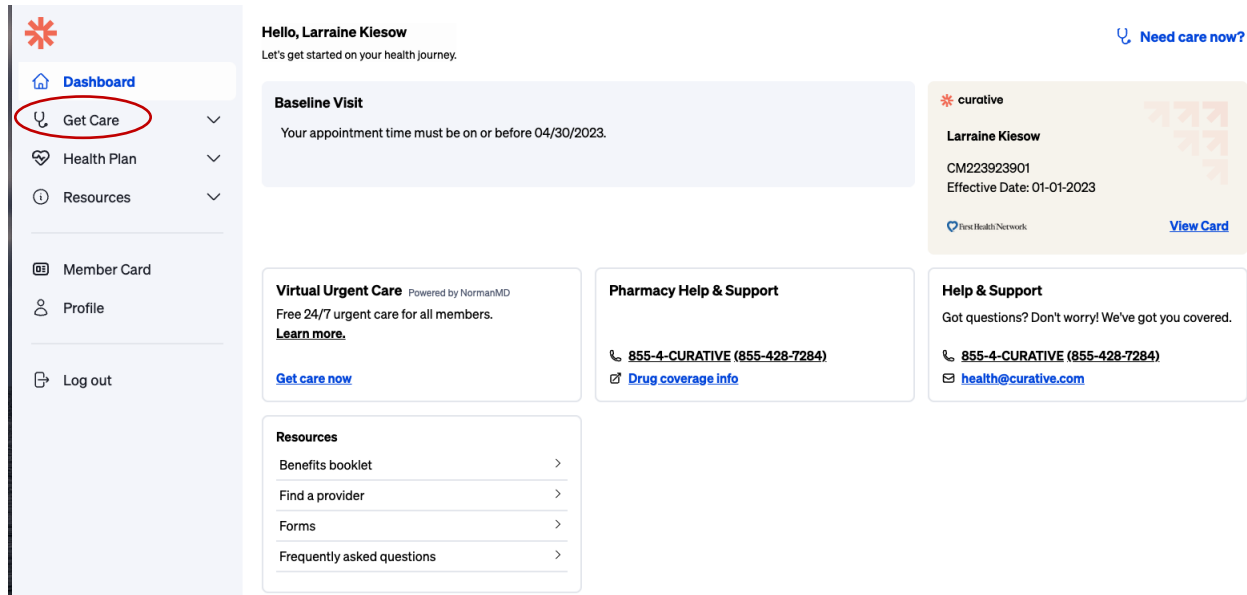


5. Your member card details will appear. Scroll down to see all the information.



MEMBER CARE

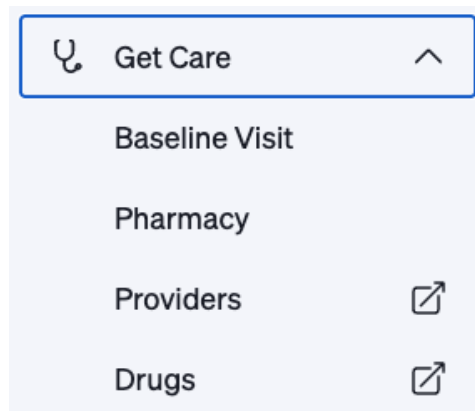
Figure 5 Find Member Care from Dashboard



FINDING A DOCTOR, SCHEDULING AN APPOINTMENT, AND OTHER CARE OPTIONS

1. To view your care options, click on **Get Care** on the lefthand side of your dashboard.
2. The following options will appear:

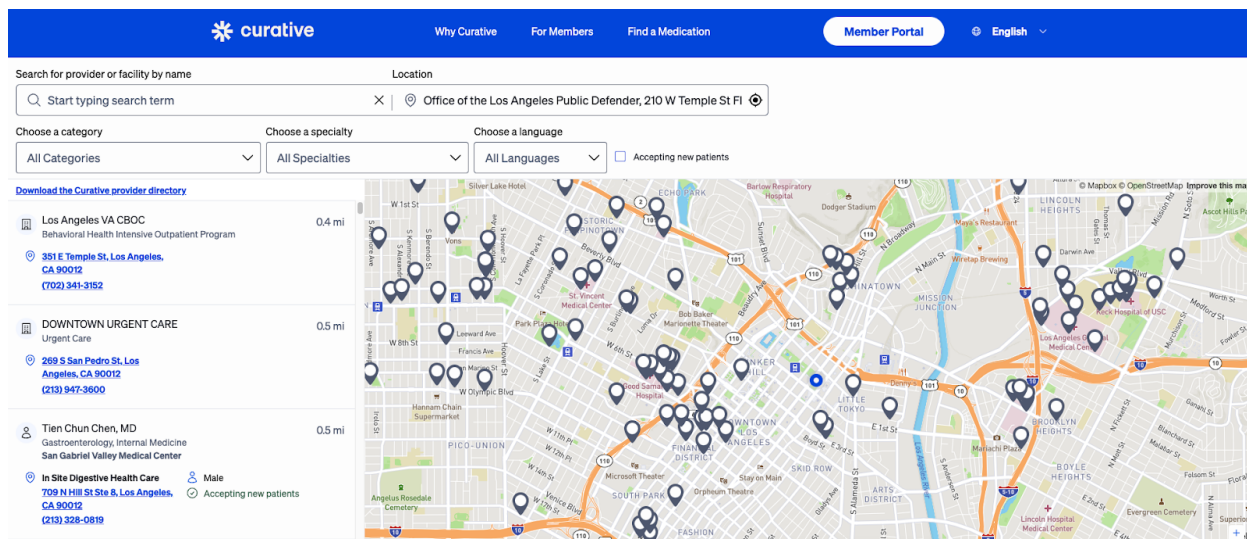
Figure 6 Get Care Options



Finding a provider that is in network

1. To search for an in-network provider, click on **Providers** from the **Get Care** options.

Figure 13 Provider Search Screen



The screenshot shows the Curative Member Portal interface for finding a provider. At the top, there's a navigation bar with the Curative logo, links for 'Why Curative', 'For Members', 'Find a Medication', and a 'Member Portal' button. Below the navigation bar, there's a search section with a 'Search for provider or facility by name' field and a 'Location' field. The 'Search for provider or facility by name' field contains the text 'Start typing search term'. The 'Location' field contains 'Office of the Los Angeles Public Defender, 210 W Temple St Fl'. Below the search fields, there are three dropdown menus: 'Choose a category' (set to 'All Categories'), 'Choose a specialty' (set to 'All Specialties'), and 'Choose a language' (set to 'All Languages'). There is also a checkbox for 'Accepting new patients'. On the left side, there's a list of providers with their names, addresses, and phone numbers. On the right side, there's a map showing the location of the providers in Los Angeles.

2. If you know the name of the provider or facility, enter it in the box provided.
3. Specify the location of the provider or facility.
4. If you are looking for a provider/facility in a specific specialty, choose the specialty from the drop-down menu.
 - a. Examples of specialties include:
 - i. Cardiology
 - ii. Psychology
 - iii. Oncology
 - iv. Etc.
5. If you are looking for a specific category of provider/facility, choose the category from the drop-down menu.
 - a. Examples of categories include:
 - i. Primary Care Providers
 - ii. Pharmacies
 - iii. Labs
 - iv. Etc.
6. If you prefer a doctor that speaks a language other than English, choose a category from the Choose a Language drop down menu.



Not all languages listed have a corresponding doctor that speaks that language. If you have concerns about a language barrier with a medical professional, please contact Curative for assistance.

7. If you are looking for providers/facilities that are accepting new patients, click on the box next to **Accepting new patients**.
8. Once you have filled in at least one of the search fields, a list of matching providers/facilities will appear.
9. Click on a provider/facility to learn more about them.

Figure 14 Example Provider

[Back to results](#)

Kazia Parsons, MD
 Family Medicine
 Accepting new patients

Location(s)
 2785 East 7th Street
 Austin, TX 78702

Phone
 (737) 910-6700

About

Map

Office

Highlights

Specialty	Family Medicine
Practice Name	Austin Regional Clinic
Network Participation	Curative PPO

10. The information page will include the location and phone number of the provider/facility.
11. Click on **About**, **Map**, or **Office** for more information about the provider or facility.
12. To go back to your list of providers/facilities, click **Back to Results**.

How to schedule a baseline appointment at the Commons

1. Click on [Baseline Visit](#) from the [Get Care](#) options.

Figure 7 Baseline Introduction Example

Are you ready to book the baseline visit?

Answer the following pre-visit questions to help the clinician review your medical history, and better develop the personalized wellness plan for you.

The scheduling process will take about 10 minutes to complete.

Remember, at your baseline visit, you will get to:

- Chat with your Care Navigator to learn more about your unique Curative health plan benefits
- Use the time to set up, for example, your virtual urgent care, pharmacy transfer, or doctor appointments

[Continue](#)

Your appointment time must be on or before 04/30/2023.



To receive 0\$ copay and 0\$ deductible, please schedule your baseline visit before the date listed at the bottom of this page.

2. Click on [Continue](#).
3. Confirm your personal information is correct by clicking [This is correct](#).

<or>

4. Update the information by clicking [I need to update](#).
 - a. If you choose to update your information, make the necessary changes, and then select [Save changes](#).
 - b. Double-check that your information is now correct and then click [This is correct](#).

5. Enter a few details about yourself. You will have the option not to share this information, if that is your preference.
 - a. Sex at birth.
 - b. Your preferred gender classification.
 - c. Your race classification.
 - d. Your ethnicity(ies).

Figure 8 Personal Information

Please share the following details

These questions are optional. We ask so that we can provide the best care and experience for you.

What is your sex at birth?

Female

How would you classify your gender identity?

Woman

How would you classify your race?

White

To which ethnicity(ies) do you most identify?

Not Hispanic or Spanish Origin

6. Click [Continue](#).
7. Electronically sign the Assignment of Benefits by clicking [I agree to use electronic records and signatures](#).
8. Click [Continue](#).
9. Select the date of your appointment.

Figure 9 Selecting your Appointment Time

Now let's select your appointment time

The visit will take about 1 hour and will include a non-fasting blood draw.

Appointment address

Curative Commons

900 Congress Ave, Austin, TX

Select a date

09/16/2022



10. Once a date has been selected, a list of times will appear. If no times are listed, you will need to pick another date.
11. Select the time slot for your appointment and click [Continue](#).
12. Confirm your appointment time and location by clicking [Confirm](#).

How to Access Virtual Urgent Care



Virtual Urgent Care is currently only available to our members in Texas.

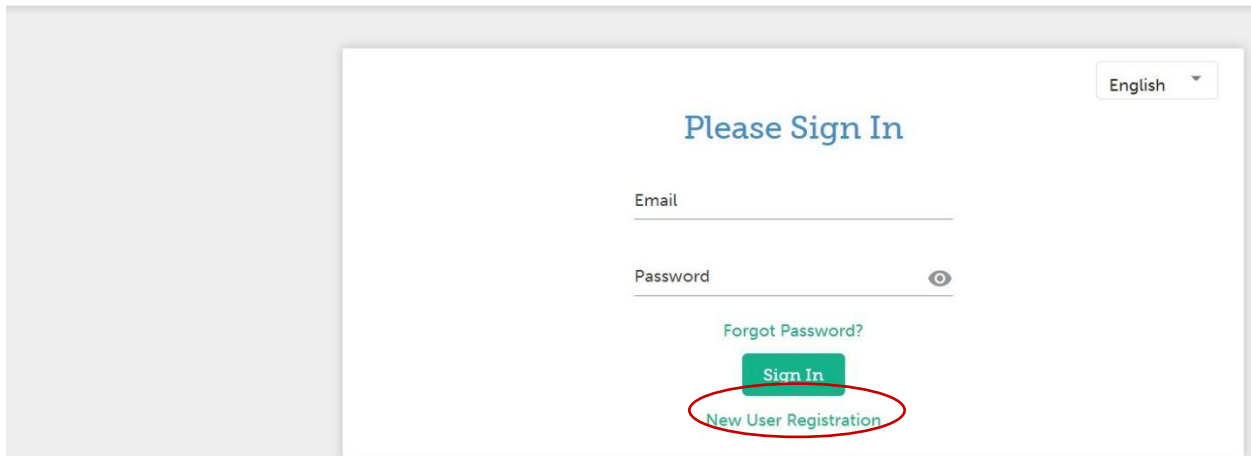
1. To access the Virtual Urgent Care, click on [Virtual Urgent Care](#) from the [Get Care](#) options.



You can also reach Virtual Urgent Care from your dashboard by clicking on [Need care now?](#) at the top right of the screen.

2. You will be re-directed to NormanMD, the Virtual Urgent Care site.

Figure 17 Norman MD Screen



3. If it is your first time visiting NormanMD, you will need to register.
 - a. Click on [New User Registration](#).
 - b. Enter your First Name.
 - c. Enter your Last Name.
 - d. Enter your Date of Birth.
 - e. Click [Register](#).

4. Enter a username and create a password.
5. Complete member registration by answering a few key questions. Registration takes about 4 minutes.
6. Sign into NormanMD using the username and password entered earlier.
 - a. You will be required to verify your account using 2-factor authentication.
7. Click on [Start Visit](#).
8. Under [Who is This Visit For?](#) choose yourself or a dependent.
9. Accept the site disclaimer for your state.
10. Select the name of the person registering.
11. Under [Medical Information](#), verify or update the medical information listed:
 - a. Medical history
 - b. Primary care provider (PCP)
 - c. Pharmacy
 - d. Allergies
 - e. Medications
 - f. Surgeries
12. Under [Providers Available](#), select the preferred provider for this virtual visit.
13. Under [Reasons for Visit](#), check the reason(s) for your visit.
14. Click on [Start Visit](#).
15. You will be connected to a secure chat.
 - a. Provider can initiate audio and/or video in addition to chat.
 - b. Audio and video are NOT saved.
 - c. Member or provider can send attachments.
 - d. The provider can prescribe medication(s).
16. Either the member or provider can initiate the end of visit by clicking [End Visit](#).

CURATIVE PHARMACY

Figure 10 Curative Pharmacy Welcome Page

Welcome to Curative Pharmacy

We believe in simplifying the pharmacy experience.

We strive to ensure that your medication works for you both clinically and financially.

No complex pricing. All members will enjoy clear and simple cost explanations.

Members in Texas and Florida can get prescriptions delivered to your door from Curative Pharmacy. You're busy. No need to worry about making a stop at the pharmacy! Your prescriptions will meet you at home.

\$0 Copay

Preferred Drugs

\$50/250 Copay

Non-preferred Drugs

[See how your drugs are covered](#)

[Request a prescription transfer](#)

[Request a refill](#)

Today we're only delivering prescriptions within the states of TX and FL.

Our delivery route currently provides same-day shipping to Austin and San Antonio areas. Areas in Florida and the rest of Texas are eligible for next-day and priority shipping options.

For members outside of the coverage area, we will be expanding our services soon.

Stay tuned for updates to our coverage areas.



If you have questions about prescription delivery, contact Curative at health@curative.com.



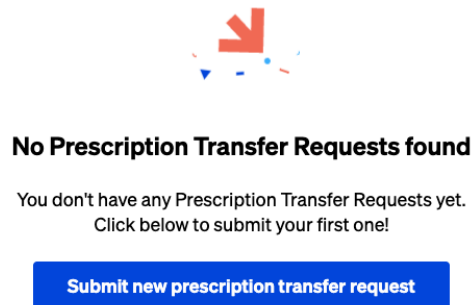
States that provide prescription delivery are being added all the time. Check the website or contact Curative to learn what states currently offer prescription delivery through the Curative Pharmacy.

USING CURATIVE PHARMACY TO TRANSFER MEDICATIONS AND REQUESTING REFILLS

To request a prescription be transferred to the Curative Pharmacy

1. Click on [Pharmacy](#) from the [Get Care](#) options.
2. Click on [Request a prescription transfer](#).
3. If you have not already transferred a prescription, you will see the following screen; otherwise, you will be taken to the [Prescription Transfer Request Form](#).

Figure 11 New Transfer Request

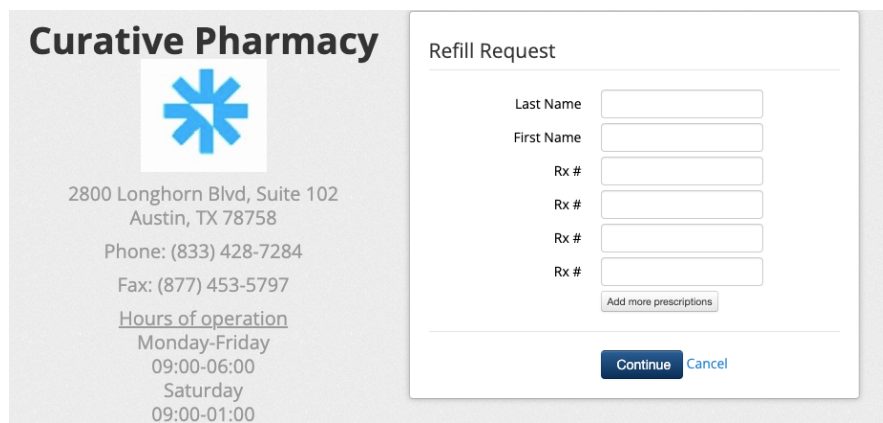


4. Click on [Submit new prescription transfer request](#).
5. Fill out the [Prescription Transfer Request Form](#) and click [Submit](#).

To request a refill

1. Click on [Pharmacy](#) from the [Get Care](#) options.
2. Click on [Request a refill](#).

Figure 12 Refill Request Form



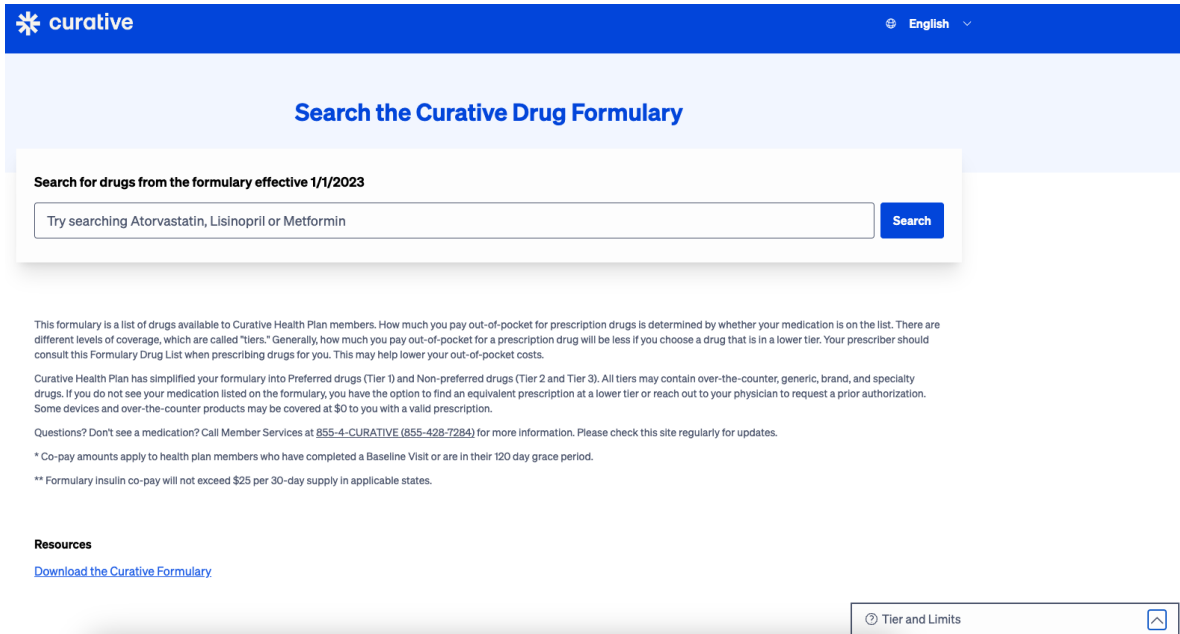
3. Fill out the [Refill Request form](#).

4. If you are refilling more than one prescription, click on [Add more prescriptions](#) and fill out the additional forms.
5. Click [Continue](#).

How to determine if a drug is covered

1. To search for in-network pharmaceutical drugs, click on [Drugs](#) from the [Get Care](#) options.

Figure 15 Formulary Drug Search Screen



The screenshot shows the Curative website's drug formulary search interface. At the top is the Curative logo and a language dropdown set to 'English'. Below this is a heading 'Search the Curative Drug Formulary'. A search box contains the text 'Try searching Atorvastatin, Lisinopril or Metformin' and a blue 'Search' button. Below the search box is a paragraph of text explaining the formulary and its purpose. Further down, there is a 'Resources' section with a link to 'Download the Curative Formulary'. At the bottom right, there is a button labeled 'Tier and Limits' with an upward arrow icon.

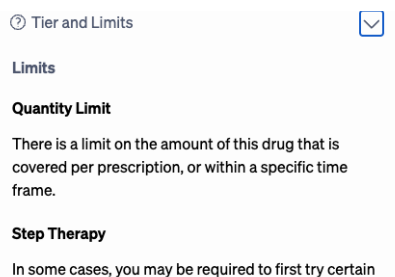
2. Enter the name of the drug (generic or brand name) in the box provided.
3. Pick the matching drug and dosage from the list.

Drug Name 1	Tier	Limits
> Levothyroxine Sodium 100 MCG CAP	Tier 3 (Non-preferred) - \$250 Co-pay*	Quantity Limit (30 / 30 days)

4. The information about the drug will appear, including the drug tier and the prescription limits.
5. For a more extensive list of in-network drugs, click on the link [Download the 2022 Curative Drug Formulary](#).
6. Open the downloaded file.

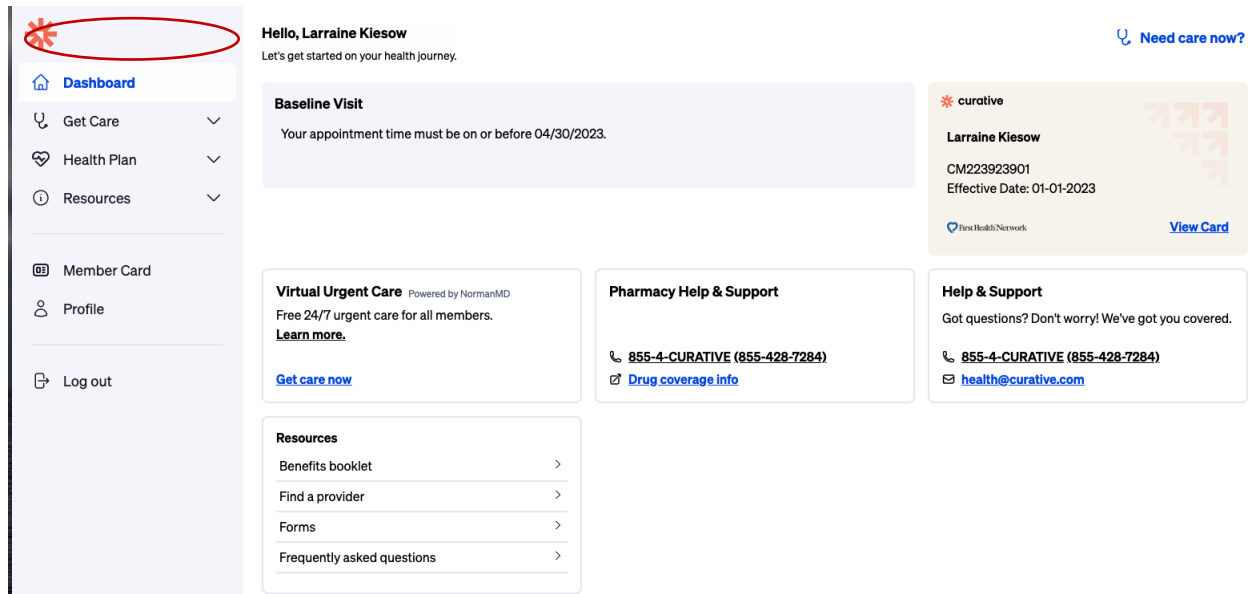
- * To learn more about Tiers and Limits, click on the up arrow next to Tiers and Limits on the bottom right of the screen. Use the scroll bar to see all the relevant information. Contact Curative with any questions.

Figure 16 Tiers and Limits Information



PLAN BENEFITS AND COVERAGE

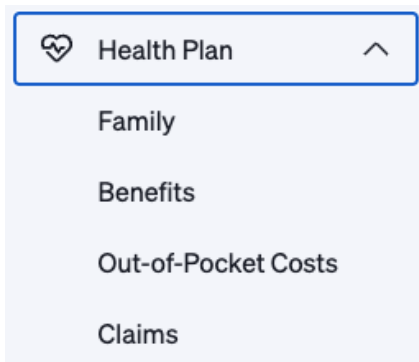
Figure 18 Health Plan from the Dashboard



VIEW PLAN INFORMATION AND SUMMARY OF BENEFITS


1. To view your health plan benefits, click on **Health Plan** on the lefthand side of your dashboard.
2. The following options will appear:

Figure 19 Health Plan Options



To view dependents on plan

1. To view the dependents included in your plan, click on **Family** under the **Health Plan** options.
2. You and your dependents will be listed.

 From here, you can add your dependent's email address if you did not do so during registration.

Locate the cost of benefits under your plan

1. Click on **Benefits** under the **Health Plan** options.
2. There are a two coverage options:
 - a. Curative In-Network with a baseline exam.

Figure 20 Coverage Example with Completed Baseline Visit

Benefits - Curative PPO

Benefits Summary

\$0 Annual Deductible	\$0 Copay	0% Coinsurance	\$0 Annual out-of-pocket maximum	\$0 Copay for preferred drugs
Coverage dates: 01/01/2023 - 12/31/2023	Benefits Status 🕒 Baseline Complete Well done! \$0 copay/deductible maintained for the calendar year			

Benefits Breakdown

[View the full Benefits Booklet](#)

Select a category of common services:

Out-of-Pocket Costs

Out-of-Pocket Costs

	In-Network	Out-of-Network
Annual Deductible	\$0	\$10,000/person \$20,000/family
Coinsurance Percentage	0%	50%
Annual Out-of-Pocket Maximum (Medical)	\$0	\$15,000/person \$30,000/family
Lifetime Maximum Benefit	No Limit	No Limit

b. Curative In-Network without a baseline exam.

Figure 21 Example Coverage without Completed Baseline Visit

Benefits Summary

\$5000/person Annual Deductible	20% Medical Coinsurance	25% Pharmacy Coinsurance	\$7,500/person \$7,500/person	\$50 Copay for preferred drugs
Coverage dates: 01/01/2023 - 12/31/2023	Benefits Status ⓘ Baseline Not Completed You are responsible for copays and deductibles			

Benefits Breakdown

[View the full Benefits Booklet](#)

Select a category of common services:

Out-of-Pocket Costs

Out-of-Pocket Costs

	In-Network	Out-of-Network
Annual Deductible	\$5,000/person \$10,000/family	\$10,000/person \$20,000/family
Coinsurance Percentage	20% Medical; 25% Pharmacy (with \$25/mo cap on insulin)	50%
Annual Out-of-Pocket Maximum (Medical)	\$7,500/person \$15,000/family	\$15,000/person \$30,000/family
Lifetime Maximum Benefit	No Limit	No Limit

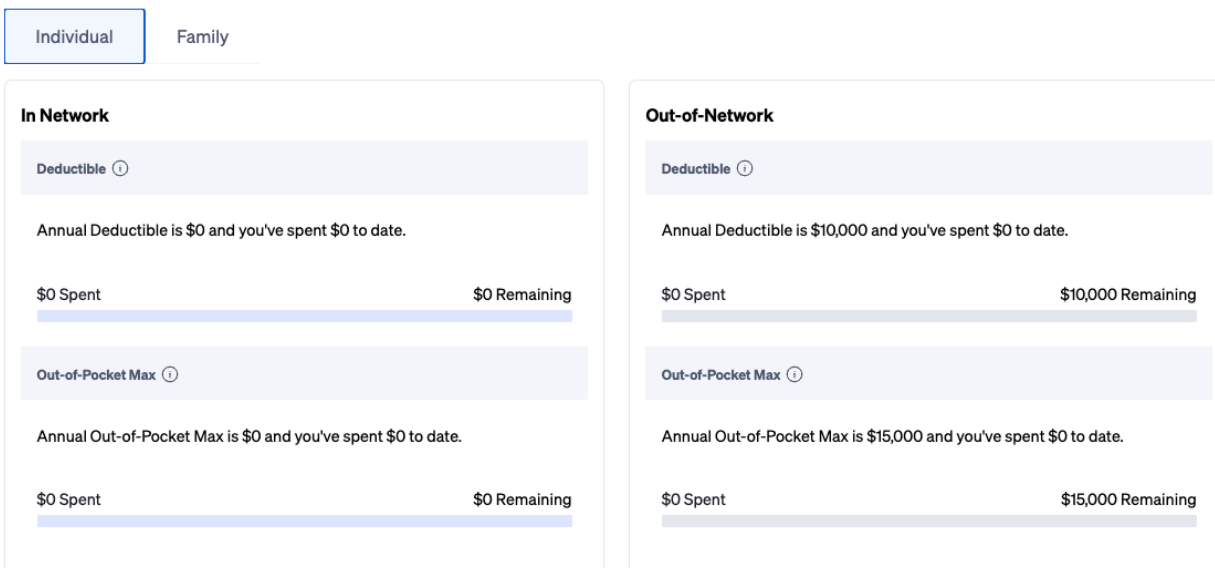
- Click on [Select a category of common services](#) to select a service.
- Coverage for each service will appear below the dropdown box.

View Out-of-Pocket Costs

Out of Pocket Costs are a running total of money you paid towards your out-of-pocket maximum for covered services. This includes any copays, coinsurance, and other health care costs, but not your monthly premium payments.

1. Click on **Out of Pocket Costs** from the **Get Care** options.

Figure 22 Example of Out of Pocket Coverage with Baseline Visit



These numbers will change based on your plan and baseline status.

Claims

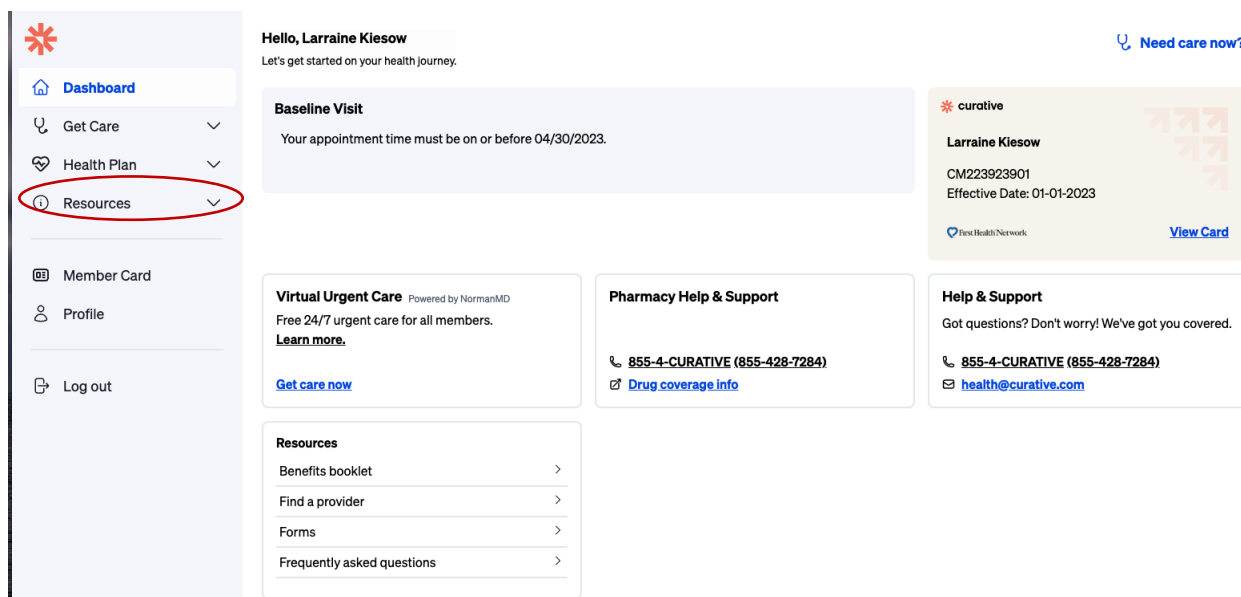
1. To see a list of the claims on your account, click on [Claims](#) under [Get Care](#) options.
2. The following information is listed under Claims:
 - a. Claim #
 - b. Claim Status
 - c. Member
 - d. Date of birth
 - e. Provider
 - f. Date of Service
 - g. Provider Charged
 - h. Allowable Amount
 - i. Curative Pays
 - j. Member Responsibility

Submit and appeal claims

1. To submit or appeal claims, contact Curative at health@curative.com.

RESOURCES

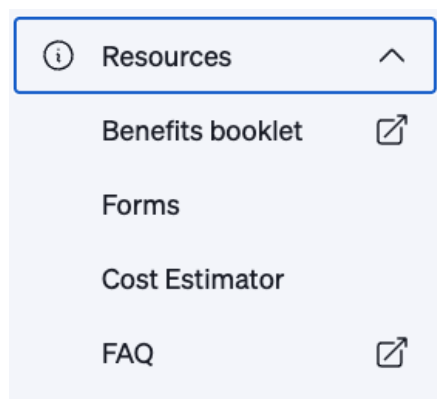
Figure 23 Finding Resources from Dashboard



LEARNING MORE ABOUT CURATIVE RESOURCES

1. To view Curative Resources, click on **Resources** on the lefthand side of your dashboard.
2. The following options will appear:

Figure 24 Resources Options



Finding your Curative Medical Benefits Booklet

1. Click on **Benefits booklet** under the **Resources** options.

Figure 25 Benefits Booklet Cover



2. Scroll through pages to read your Benefits booklet.
3. You can also download or print your booklet from this screen.

Looking up Medical Forms

- Click on **Forms** under the **Resources** options.





Figure 26 Forms Lookup

Forms




Select a category






All
▼


Reimbursement

- | |
|--|
| <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;">  </div> <div> Out-of-Network reimbursement request
 <small>Use this form to request reimbursement when an expense is incurred from an "Out of Network" Provider.</small> </div> <div style="margin-left: auto; text-align: right;">  </div> </div> |
| <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;">  </div> <div> COVID-19 test reimbursement request
 <small>Use this form to request reimbursement for an Over-the-Counter COVID-19 test previously purchased from a retail business.</small> </div> <div style="margin-left: auto; text-align: right;">  </div> </div> |

Privacy

- | |
|---|
| <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;">  </div> <div> Access PHI request
 <small>Use this form to request a copy of your Protected Health Information (PHI) in a Designated Record Set (e.g. visit notes, prescriptions, billing information, etc.) that Curative Insurance Company or one of its Business Associates maintains.</small> </div> <div style="margin-left: auto; text-align: right;">  </div> </div> |
| <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;">  </div> <div> Accounting of PHI disclosures request
 <small>Use this form to request an accounting of how your Protected Health Information (PHI) was disclosed by Curative Insurance Company or its Business Associates. Such accounting will not include those disclosures exempted from accounting under the law.

Disclosures are records released to others, such as to other providers for treatment purposes or in response to a subpoena for law enforcement purposes. You are entitled to receive one free Disclosure Accounting in a twelve (12) month period.</small> </div> <div style="margin-left: auto; text-align: right;">  </div> </div> |
| <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;">  </div> <div> Amend PHI request
 <small>Use this form to request an amendment to your Protected Health Information (PHI) in the Designated Record Set(s) (e.g. visit notes, prescriptions, billing information, etc.) that Curative Insurance Company or its Business Associates maintains.</small> </div> <div style="margin-left: auto; text-align: right;">  </div> </div> |
| <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;">  </div> <div> Privacy and security complaint
 <small>Use this form to file a privacy or security complaint with Curative Insurance Company. You do not waive any rights available to you under federal or state law, by filing this complaint.</small> </div> <div style="margin-left: auto; text-align: right;">  </div> </div> |

- Select a category of the form you need.
- Click the download icon () to download the form.



Contact Curative with any questions about finding or filling out a form.

Estimate the cost of your care

1. Click on **Forms** under the **Resources** options.

Figure 27 Cost Estimator Screen

Care Cost Estimator

Use this tool to look up pricing for 500 common procedures

Search by location

Search by provider's name

What procedure are you looking for?

Location

Try typing 'MRI'

Search by street address or zip

Search

2. Choose whether to search by location or provider's name.
3. Enter the procedure.
4. Enter location or provider (depending on what you chose in step 2).
5. Click on **Search**.

Figure 28 Example Cost Estimator with Completed Baseline Visit

Care Cost Estimator

Use this tool to look up pricing for 500 common procedures

Search by location

Search by provider's name

What procedure are you looking for?

Location

CATARACT SURG W/IOL 1 STAGE

×

Spokane Valley, Washington 99212

×

Search

CATARACT SURG W/IOL 1 STAGE CPT Code: 66984

Surgical removal of natural eye lens that has become hazy (cataract) followed by insertion of an artificial intraocular lens.

In-Network Providers

Out-of-Network Providers

Your in-network deductible and out-of-pocket maximum are \$0, so you pay \$0 out of pocket for in-network care. All results below will show your estimated cost as being \$0. See your Out-of-Pocket Costs details [here](#).

What do these numbers mean?

	Allowable Amount	Your Estimated Cost
Jeana Johnson MSN		
Other		
<div><div></div><div>Ideal Option PLLC</div><div>8921 E Aiki Ave</div><div>Suite 1</div><div>SPOKANE VALLEY WA 99212</div></div>	\$865	\$0
Ebere Ugorji MSN		
Other		
<div><div></div><div>Chidi Family Clinic, PLLC</div><div>521 N Argonne Rd</div><div>Suite 101</div></div>	\$914	\$0



Cost Estimators will vary based on whether you have completed your baseline visit or not.

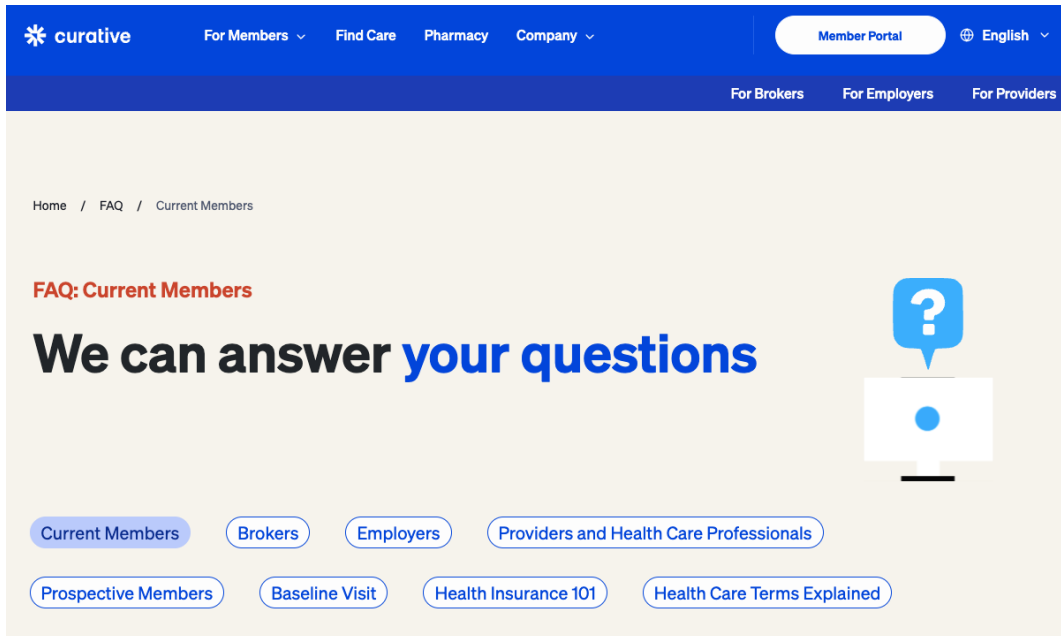


Some providers/locations cannot display estimated costs. For more information, contact Curative.

Frequently Asked Questions (FAQ)

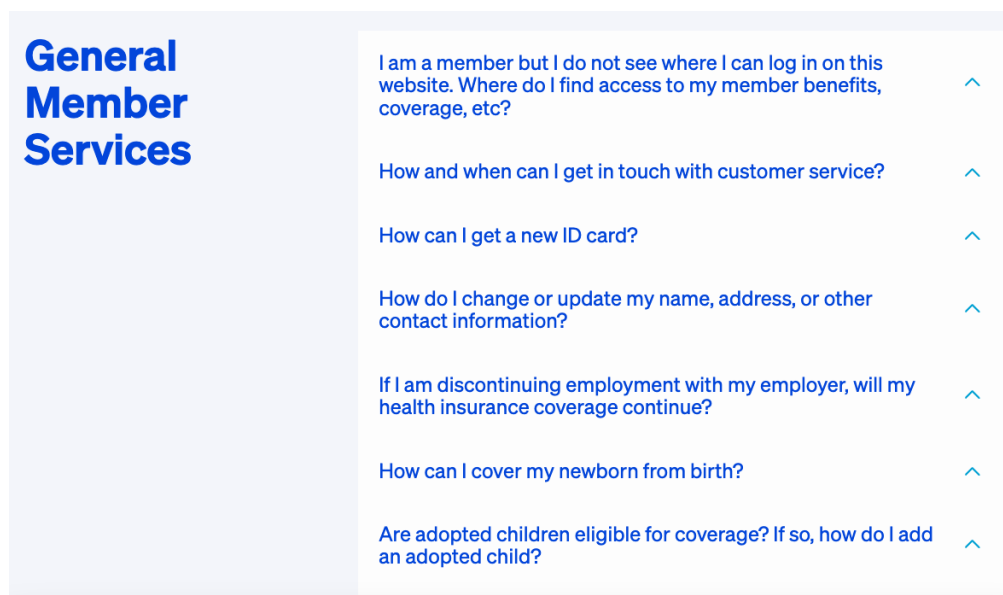
1. Click on **FAQ** under the **Resources** options.


Figure 29 Frequently Ask Questions Page




2. Click on the options provided for a list commonly asked questions.

Figure 30 Example of Questions Related to Members

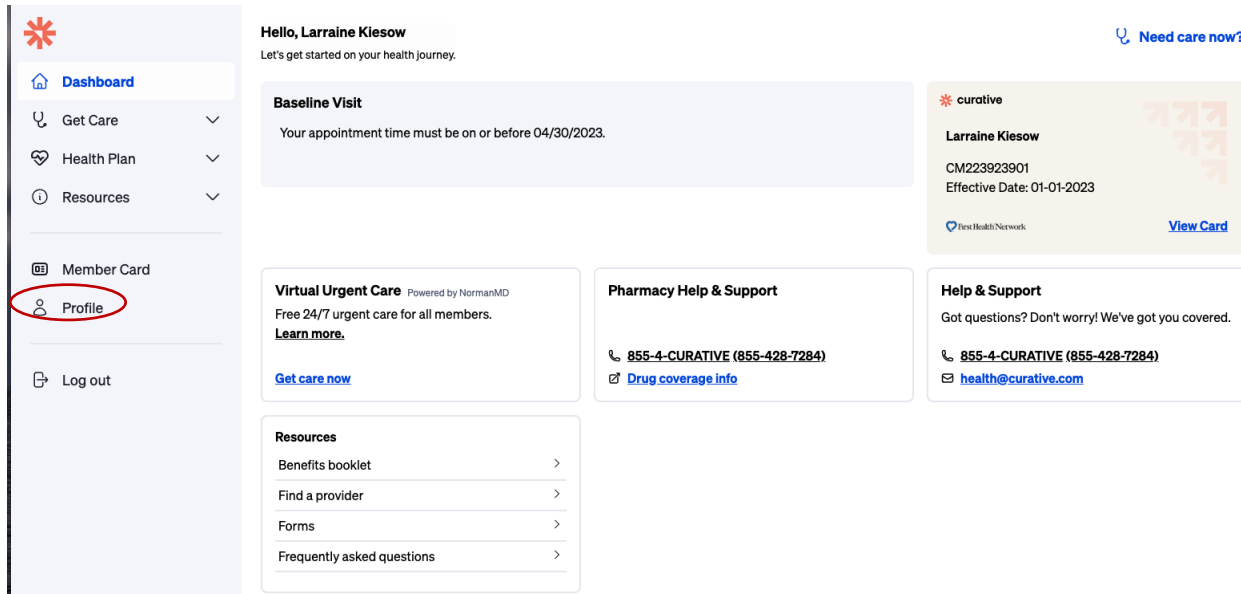


3. Click on the arrow () next to each question for the answer to that question.

 If you cannot find the answer you are looking for, please contact Curative.

MY PROFILE INFORMATION

Figure 31 Profile from Dashboard



HOW TO VIEW AND UPDATE MY PROFILE

How do I view my profile

1. To view your profile, click on **Profile** from the lefthand side of the dashboard.
2. Your personal profile will appear.

How do I update my profile

1. To update your profile, click on **Profile** from the lefthand side of the dashboard.
2. The following fields are not able to be updated from the Member Portal. Please contact Curative at 855-428-7284 or email health@curative.com to have customer support assist you.
 - a. Member ID
 - b. Full name
 - c. Date of birth
 - d. Address
 - e. Email
3. Once you have made the required updates, click on **Save Changes**.