

Say hello to Curative.

Health insurance you'll love to use.



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. (The clinical portion is available to members in CA, ID, WA, NY, PA, FL, TX.)

-  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 when you need it.

Curative Member Services are available 24/7/365.

Your questions answered. Curative works around your schedule with member support available 24/7/365. Give us a ring for all things health plan related.



855-4-**CURATIVE**

(855-428-7284)

Curative 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





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

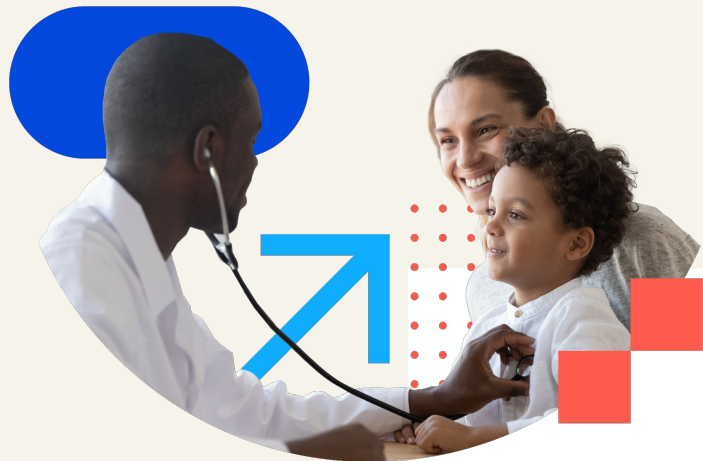
Acupuncture - Services are limited to 20 visits in a plan year and only for the treatment of Musculoskeletal disorders.

3

Chiropractor - Services are limited to 20 visits in a plan year.

Curative Cue: Confirm coverage with a Care Navigator or check your benefit booklet.

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.

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 and HEB locations (Additional partners outside Texas and nationwide)



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

**See a doctor from
the comfort of home.**
24 / 7 / 365.



**Experience the convenience of
virtual urgent care and connect to a
Texas physician in 10 min or less.**

*Currently this offering is only available for Texas residents.

-  Direct access to practicing family doctors and pediatricians
-  Messaging, audio, or video chat
-  \$0 copay



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

In addition to registering for the member portal, you'll receive a sign-up email for virtual urgent care through NormanMD. Curative members based in Texas will have access to a doctor within minutes – no appointment needed.



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.

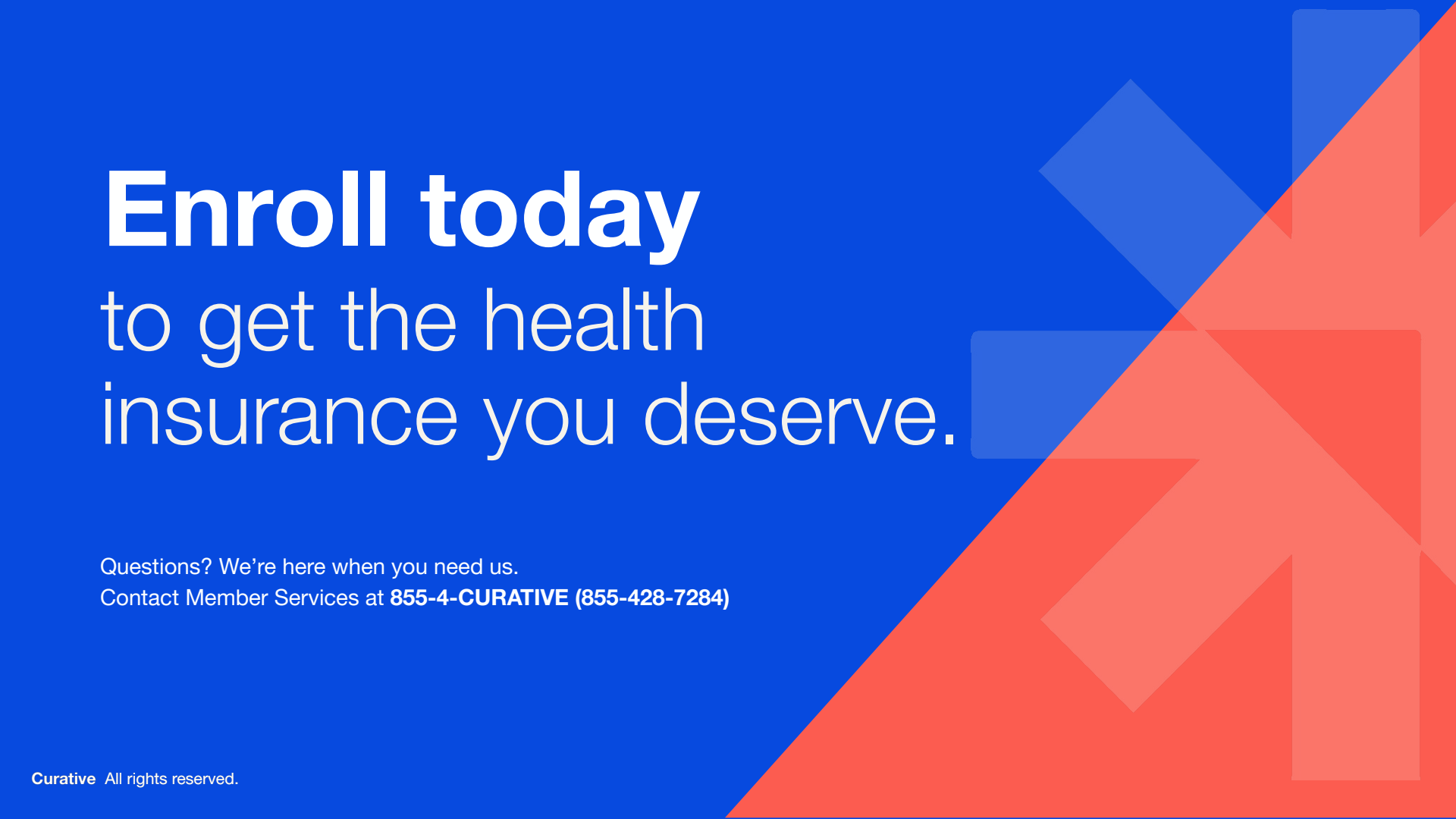
Members can sign up for their visit through the member portal at health.curative.com



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 <https://curative.com/get-care>
3. See what meds are covered at <https://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 large red triangle on the right. Overlaid on these are several semi-transparent geometric shapes: a blue rectangle, a blue parallelogram, and a red parallelogram, all tilted at various angles.

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)**

Graveyard

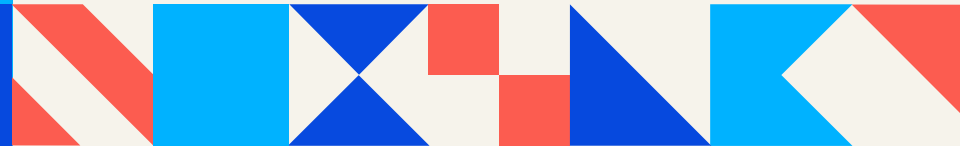
Meet Health Insurance by Curative

Curative is offering a new kind of health insurance you'll love to use.

During 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 transparency and complete preventative care.

We want you to focus on your health care, not your health costs.



We're Health Insurance that Actually Pays For Healthcare

A surprise visit to the hospital shouldn't come with surprise medical bills.

With Curative, it doesn't. **The costs are clear.**

Just one monthly premium with:

\$0 copays and deductibles

for all in-network care and preferred prescriptions, as long as you complete a **Baseline Visit** in the first 120 days.



Break a Bone without Breaking the Bank



Peg is Having a Baby

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

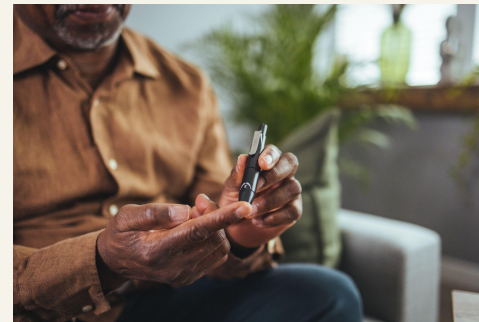
- **Traditional health insurance example cost is usually around \$13,000**
- Curative Health Plan \$0



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.

Curative In-Network Benefits

Members must seek care from in-network providers and participate in a Baseline Visit within first 120 days of plan activation to receive in-network benefits. Not completing your baseline or going out of network will cost you more.

Member Payments			
Coverage	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
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	\$ 1 Million
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

Complete a **Baseline Visit** to continue with **\$0 Copays and Deductibles**

- 1 Complete your baseline in first 120 days, get **\$0 copays and deductibles** for in-network care and preferred prescriptions.
- 2 Don't complete your **Baseline Visit**, and you're subject to pay a deductible and copays.

Either way, out-of-network care and non-preferred prescriptions cost you money.



About The Baseline Visit

Combines a true health plan onboarding with an optional preventative medical visit.



Onboarding 45-minute conversation with a trained health navigator explaining:

- What does it mean to have no copays or deductibles
- How to access in-network care and find an in-network provider
- How to access free 24/7/365 telemedicine
- How to use the Curative Pharmacy for free same-day prescription delivery
- Intended for the benefit of the member (all pre-existing conditions accepted)



Care Navigator who completes the baseline:

- Will also complete any follow up from the medical visit and continue to be accessible to you as their assigned point of contact with the plan
- That same person will assist you with accessing care and making appointments with in-network providers.



Comprehensive preventive medical visit to identify opportunities for preventative care:

- Will also complete any follow up from the medical visit and continue to be accessible to you as their assigned point of contact with the plan
- That same person will assist you with accessing care and making appointments with in-network providers.
- Access to innovative diagnostics through Curative: advanced lipid panel, Voluntary Whole Genome Sequencing, etc. (at no cost)

Your Care Navigator

1 Spends the time to get a full 360 degree view of your health and **create a health plan.**

2 Understands your **goals** and suggests services to reach them.

3 Helps you find the right providers within the **Curative network.**

4 Ensures you make the most of being a **Curative member.**

Curative Members have access to an extensive Local and National Provider Network

9,500+

Physicians

18

Hospitals

We have resources to help you stay In-Network.

Visit the online provider portal, talk to your Care Navigator or →



Contact Member Services

Call Or Text **855-428-7284**
Curative Member Services
Available **24/7 - 365**

Our knowledgeable US based member services team is available 24/7 to help you find an in-network provider and pharmacy that is close to you. As well as, answer any questions you have about your **Curative health plan** and services.

Care from the Convenience of Home

1

Take advantage of **Curative Telehealth** services and speak directly with a practicing physician 24/7.

2

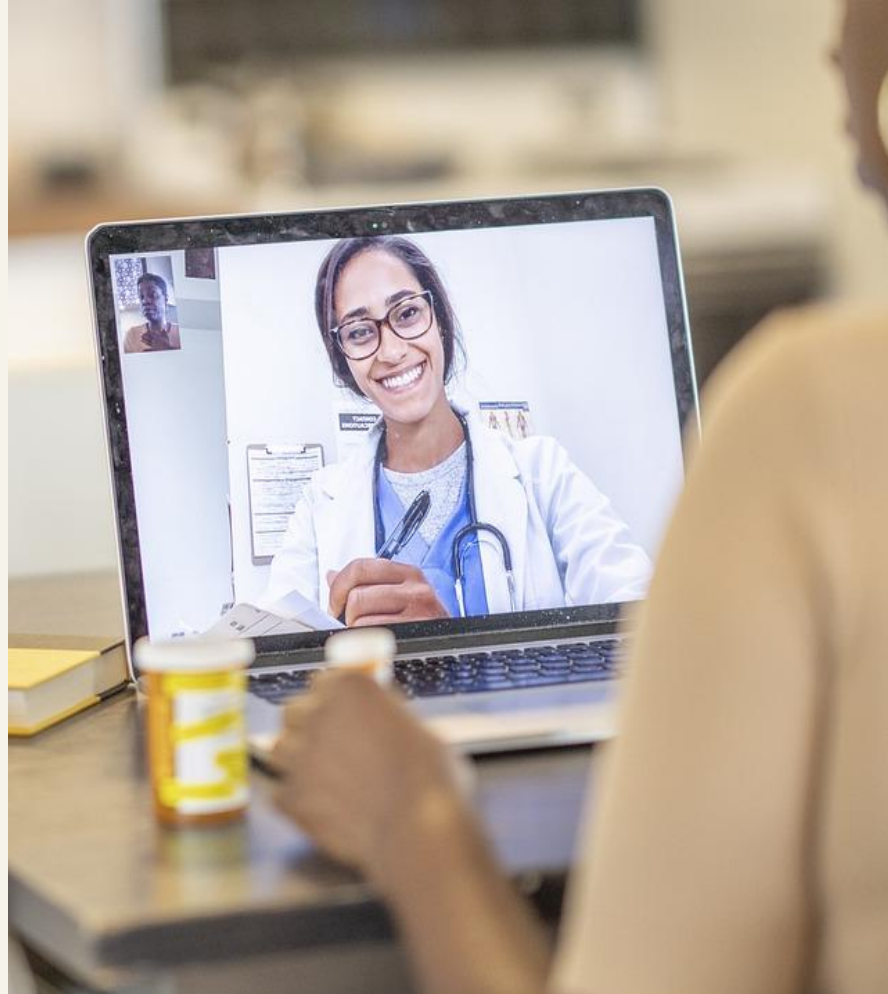
Telehealth doctors can treat many non-emergency medical conditions.

3

The physician can also prescribe most non-addictive prescription drugs over the phone and send it **directly to your pharmacy**.

4

Don't forget to **register for telehealth** when you get the invitation!



The Curative Pharmacy

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

Make the Most of Your Pharmacy Benefit



Get your **Baseline Visit** within 120 days of your start date



Use the preferred in-network pharmacies, including Curative and HEB locations, and in-network providers



Download our preferred drug list to see **what's covered**

Save Time with Prescription Delivery

Delivery from Curative Pharmacy available as soon as same day - no more waiting in line!

More at curative.com/pharmacy | There is a \$25 per 30 day maximum for insulin purchased in the Curative network.

The Curative Formulary Snapshot

Arthritis

- * Allopurinol Tab
- * Celecoxib Cap (QL)
- Cimzia (PA)(QL)(s)
- * Diclofenac Tab
- Enbrel (PA)(QL)(s)
- * Humira (PA)(QL)(s)
- * Ibuprofen Tab
- * Meloxicam Tab (QL)
- * Naproxen Tab
- Orencia (PA)(s)
- Simponi (PA)(QL)(s)
- Xeljanz Tab (PA)(s)

Asthmatic/Allergy

- * Advair Diskus (QL)
- * Albuterol Sulfate (QL)
- Anoro Ellipta (QL)
- Atrovent (QL)
- * Breo Ellipta (QL)
- Budesonide Susp (QL)
- Dulera (QL)
- Flovent Diskus (QL)
- * Flovent HFA (QL)
- * Fluticasone-Salmeterol(QL)(AL)
- * Levalbuterol HCL Neb
- * Montelukast Sodium Tab (QL)
- * Spiriva Handihaler Cap (QL)
- * Spiriva Respimat (QL)
- * Symbicort (QL)
- * Trelegy Ellipta (QL)
- Xolair (PA)(QL)(s)(AL)

Antivirals

- * Biktarvy Tab (QL)
- * Descovy Tab (QL)
- * Emtricitabine/TDF Tab (QL)
- Epclusa Tab (PA)(s)(AL)
- * Genvoya Tab (QL)
- Harvoni Tab (PA)(s)(AL)
- * Isentress Chew Tab (QL)
- * Lamivudine (QL)
- * Mavyret Tab (PA)(s)(AL)
- Paxlovid Tab
- * Pegasys (PA)(s)
- * Ribavirin Cap (QL)(s)
- * Tivicay Tab (QL)
- * Triumeq Tab (QL)
- * Valacyclovir Tab
- Vemlidy Tab (QL)

Behavioral Health

- * Alprazolam Tab (QL)
- * Amitriptyline Tab
- * Aripiprazole Tab (QL)
- * Diazepam Tab
- * Duloxetine Cap
- * Escitalopram Tab
- * Fluoxetine Cap
- * Lithium Tab ER
- * Lorazepam Tab (QL)
- * Paroxetine Tab
- * Quetiapine Tab (QL)
- * Sertraline Tab
- * Trazodone Tab
- * Venlafaxine Tab

Blood Thinners

- * Eliquis Tab (QL)
- * Warfarin Tab
- * Xarelto Tab (QL)

Cardiovascular

- * Adempas Tab (PA)(QL)(s)
- * Amlodipine-Benazepril Cap
- * Atenolol Tab
- * Atorvastatin Tab
- * Clonidine Tab
- * Enalapril Tab
- * Entresto Tab
- * Fenofibrate Cap (QL)
- * Lisinopril Tab
- * Losartan Tab
- * Opsumit Tab (PA)(QL)(s)
- * Repatha (QL)(s)
- * Rosuvastatin Tab
- * Simvastatin Tab
- * Upravi Tab (PA)(QL)(s)
- * Valsartan Tab

Central Nervous System

- * Avonex Pen (PA)(QL)(s)
- * Carbamazepine Chew Tab
- * Clobazam Tab
- * Clonazepam Tab (QL)
- * Dimethyl Fumarate (PA)(QL)(s)
- Epidiolex (PA)
- * Gabapentin Cap (QL)
- * Gilenya Cap (PA)(QL)(s)
- * Glatiramer Acetate (PA)(QL)(s)
- * Lamotrigine Tab
- * Levetiracetam Tab, Sol
- * Oxcarbazepine Tab
- * Pregabalin Cap (QL)
- Rebif (PA)(s)
- * Topiramate Tab

Contraceptives

- * Alyacen
- * Drospirenone-Ethinyl Estradiol
- * Levonorgest-Eth Estrad (QL)
- * Liletta IUD
- * Lo Loestrin Fe
- * Loestrin Fe (QL)
- * Medroxyprogesterone Susp (QL)
- * Mirena IUD
- * Necon
- * Norethindrone
- * Nuvaring
- * Paragard IUD
- * Skyla IUD
- * Xulane (QL)

Diabetes*

- * Farxiga Tab (QL)
- Fiasp (QL)
- * Glipizide Tab
- Humulin Kwikpen (QL)
- * Janumet Tab (QL)
- * Januvia Tab (QL)
- Jardiance Tab (QL)
- Levemir (QL)
- * Metformin Tab
- * Novolog (QL)
- Novolin N (QL)
- Novolin R (QL)
- * Ozempic (QL)
- * Semglee (QL)
- Synjardy Tab (QL)
- Toujeo Solostar (QL)
- Trulicity (QL)

Gastrointestinal

- * Aprepitant Cap (QL)
- * Dronabinol (QL)
- * Granisetron Tab (QL)
- Omeprazole Cap (QL)
- Ondansetron (QL)
- Pantoprazole Tab (QL)
- * Phenadoz Suppos (AL)
- Promethazine Suppos (AL)
- Rinvoq (PA) (QL)
- Scopolamine Patch
- Vascepa (QL)

Immunosuppressants

- Actemra (PA)(s)
- * Azathioprine Tab
- * Cyclosporine Cap
- Dupixent (PA)(QL)(s)
- * Everolimus Tab
- * Gengraf Cap
- * Mycophenolate Mofetil
- Stelara (PA)(QL)(s)
- * Tacrolimus Cap

Migraine

- Emgality (PA)(QL)(AL)
- * Naratriptan Tab (QL)
- Reyvow Tab (PA)(QL)(AL)
- * Rizatriptan Tab (QL)
- * Sumatriptan Tab, Sol (QL)
- * Zolmitriptan Tab (QL)

Oncology

- * Abiraterone Tab (PA)(QL)(s)
- * Anastrozole Tab
- * Bicalutamide Tab (s)
- * Letrozole Tab (PA)
- Leuprolide Kit (s)

Over The Counters

- * Aspirin
- * Blood Pressure Monitor
- * Continuous Glucose Monitor (ST)
- * Differin Gel (QL)
- * Fluticasone Nasal Spray (QL)
- * Glucometer**
- * Ibuprofen
- * Lancets
- * MiraLax Powder
- * Omeprazole Tab (QL)
- * Prenatal Vitamins
- * Test Strips (QL)

Smoking Deterrents

- * Bupropion Tab (QL)
- * Nicotine Patch, Lozenge, Gum (QL)
- * Nicotrol Inhaler (QL)
- * Varenicline Tab (QL)

Vaccines

- * Flublok (AL)
- * Gardasil 9
- * Janssen COVID-19 (AL)
- * Moderna COVID-19 (AL)
- * Pfizer COVID-19 (AL)
- * Pneumovax 23
- * Shingrix

(PA) - Prior authorization; (QL) - Quantity Limits;

(ST) - Step Therapy; (s) - Specialty drug; (AL) - Age Limits

Drugs **without** the * symbol are preferred prescriptions at **\$0 copay**.

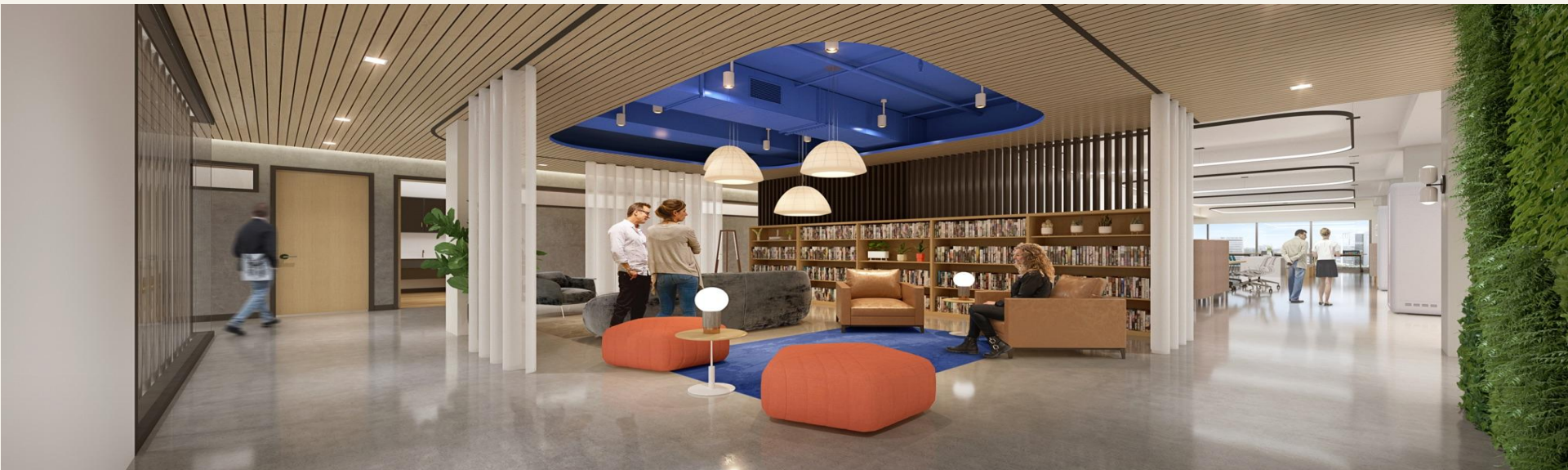
Drugs **with** the * symbol are non-preferred prescriptions at **\$50 or \$250 copay**, Baseline visit and in-network pharmacy requirement applies.

Curative Commons: One-stop Shop to Care for the Whole You

Members get exclusive access to Curative Commons – a next-generation health and wellness center with all of the health and wellness services you need in one place.

Opening in early 2023

Conveniently located in Downtown Austin.
900 Congress Ave, Austin, TX 78701



Steps for a Successful Enrollment

1

Visit your company enrollment guide and review The Curative Health Plan Summary of Benefits.

2

Check to see if your current providers are in the **Curative network** - <https://curative.com/get-care>
Check your medications to see if they are covered in the **pharmacy formulary** - <https://curative.com/pharmacy>

3

Decide if you want to cover dependents and confirm their eligibility with your administrator.

4

Attend Curative Zoom Q&A Session then Enroll Online.



Get health care you'll want to use.

**Enroll in
Curative
Today**

