



# Choose from multiple \$0 out-of-pocket plan options

	EPO Value	EPO	PPO	PPO Max
<b>Brief</b>	<b>Value Plan:</b> \$0 out-of-pocket costs when you use a Curative Pass for a recommended in-network providers	<b>Essentials plan:</b> \$0 out-of-pocket costs limited to in-network coverage only	<b>Choice plan:</b> \$0 out-of-pocket costs in-network with flexibility to pay some cost for out-of-network care	<b>Maximum choice plan:</b> \$0 out-of-pocket costs for both in and out-of-network care across
<b>In-Network</b>	\$0 out-of-pocket costs only with Curative recommended providers within a network of nearly 1M in-network providers	Wide choice of nearly 1M in-network providers	Wide choice of nearly 1M in-network providers	Wide choice of nearly 1M in-network providers
<b>Out-of-Network</b>	No coverage out-of-network	No coverage out-of-network	\$10k/\$20k Deductible (indiv/family)	\$0 Deductible / \$0 Coinsurance
	<b>Benefits are always maximized in-network, but OON flexibility delivers value to many members. As with any network based plan, OON providers charging more than usual and customary fees for service may bill patients for remaining balances after receipt of claim payment from Curative. To prevent risk of balance bills, choose in-network providers.</b>			
<b>Rx Network</b>	Mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix, 30,000+ pharmacies nationwide			+ 60,000 pharmacies nationwide, including CVS, Walgreens, Walmart, Rite Aid
<b>Curative Cash Card</b>	The Curative Cash Card is an easy point of service payment card that can be used when approved by Curative.	The Curative Cash Card is an easy point of service payment card with \$0 out-of-pocket costs. Usage is approved for guaranteed access at in-network or designated providers in the Curative provider directory.		
<b>Chiropractic Coverage</b>	Included	Included	Included	Included
<b>Fitness</b>	None	None	ClassPass	ClassPass

Maximize your benefits with Curative by utilizing our in-network providers, covered prescriptions, and a Curative Pass for EPO Value. Complete your Baseline Visit within the first 120 days of your effective date to continue with \$0 out-of-pocket costs.