



A high deductible health plan (HDHP) or **Curative** for your employees?

Affordability is a key factor in whether or not employees will use their health insurance plan when they need it.



HDHPs: health plans that feature hefty out-of-pocket expenses, typically discouraging individuals from seeking necessary preventive or medical care due to financial burden. As of 2022, the IRS defines HDHP as any plan with a deductible of at least \$1,400 for an individual or \$2,800 for a family.



Curative: a new health plan focused on prevention and wellness, with no copays and no deductibles, as long as members complete a Baseline Visit in the first 120 days. With complete cost transparency and affordability, employees feel comfortable getting the care they need when they need it.

Significantly high out-of-pocket costs associated with HDHPs aren't working for today's employees—or employers.

Delayed care

38%

of Americans reported they or a family member delayed care due to cost, while **60%** of enrollees in HDHPs reported delaying care and **29%** postponed filling prescriptions.

Ignoring serious conditions

27%

of Americans delay care for a “very” or “somewhat” serious condition or illness.

HDHPs may bring employers short-term savings, but result in long-term costs and leave employees with a plan that doesn't fit their needs.

Employer health care cost increases

Healthcare cost increases are anticipated to be

1.4 to 1.8x

higher for employers who offer HDHPs compared to those offering traditional plans.



Incur costs for preventable conditions

75%

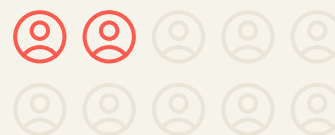
of employee medical costs are for preventable conditions.



Higher employee turnover

15%-20%

of voluntary employee turnover costs are related to poor wellbeing.



Lost revenue due to decreased productivity

U.S. employers lost

\$575B

in revenue due to health-related productivity decreases and worker absences in 2019.



Your employees' health matters. Choose a plan that prioritizes an affordable, patient-centered approach to care coverage.

Meet Curative: A transparent, innovative, employer-sponsored health plan designed to let your team focus on care, not costs.

General HDHPs vs Curative's Health Plan		
Category	General HDHP	Curative*
Premium	Yes, Typically Lower	Yes, Competitive
Deductible	Yes	\$0
Copays	Yes	\$0
Coinsurance	Yes [†]	\$0
Annual out-of-pocket costs for in-network (including specialists, hospital facilities, and diagnostics)	Yes [‡]	\$0
Prescription options for nearly every condition	Yes	\$0
Health savings account (HSA) option to assist with out-of-pocket costs	Yes	N/A (in-network is \$0!)
Preventive care coverage	Varies	100%

[†] Until the plan's in-network maximum is reached.

[‡] [Capped](#) at \$7,050 individual, \$14,100 family

** To see all disclaimers, [please view here](#).

Choosing the best plan for your business doesn't have to be complicated.

Employer considerations when choosing a plan:

- What health care services do you want to be covered by your insurance plan?
- Do the out-of-pocket expenses that come with a high-deductible health plan match your employees' budget?
- Do your employees have the ability to cover unexpected medical emergencies?



Ultimately, the choice of health insurance comes down to what is best for the health of your employees, your business, and your community.

Curative's **innovative, transparent, affordable** plan brings high-quality health care to your employees. To learn more about Curative, visit us at curative.com/for-employers