



# You're in-network with Curative

## Learn about our health plan

Curative is now accessing the [First Health network](#). As a provider in the First Health network, Curative members can now see you. If you'd like to confirm your First Health participation to ensure full coverage for in-network care, please contact First Health Network at 1-800-226-5116.

Curative designed a health plan focused on affordability, engagement, and simplicity. Enjoy stronger relationships when patients are empowered to use their benefits to actually achieve better health.

With Curative, members experience 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*.

### Experience the Curative Difference:

- **Less bill-chasing:** With no copays and deductibles, see reduced paperwork
- **Focus on care:** Spend more time with patients and less time on administration
- **Get paid on time:** Faster claims processing with a US-based clearinghouse
- **Comprehensive care without costs:** Provide accurate cost estimates and prevent surprise bill with coverage for all patient needs.
- **Here for you:** Dedicated support teams and training resources for front desk administrators



No copays.  
No deductibles.  
No...really.

Better health outcomes for all.  
[curative.com/for-providers](https://curative.com/for-providers)

# 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:

| PPO Coverage  | Curative PPO In-Network<br>(Copay deductible, copay insurance when <i>compliant</i> with Baseline Visit) | Curative PPO In-Network<br>(Copay deductible, copay insurance when <i>didn't complete</i> Baseline Visit) | Curative PPO 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    |

## Broad National Network

|                           |  |   |
|---------------------------|--|---|
| <b>8,000</b><br>Hospitals | <b>170K</b><br>Ancillary<br>Facilities | <b>~1M</b><br>Professional<br>Providers |
|---------------------------|--|---|

