



VOLUSIA COUNTY SCHOOL DISTRICT

Curative Quick Reference Guide

Welcome to your new health benefit options through Curative!

This quick reference guide is designed to help you understand your plan options, know what steps to take before and after enrollment, and make the most of your coverage.

About Curative

Curative is here to change how health insurance works for the better. For too long, traditional health plans have focused on unpredictable cost-sharing, high deductibles, and surprise medical bills. At Curative, we believe healthcare should be affordable, predictable, and built around your well-being, not financial barriers.

That's why Curative offers something different. By completing a Baseline Visit, members continue with \$0 out-of-pocket care and preferred prescriptions. Our plans are designed to connect you to high-quality care while reducing financial stress for you and your family.

What are my plan options?

Curative offers four plans:

- **EPO Value:** Lowest premium. Requires use of a Curative Pass for \$0 care with recommended providers.
- **EPO:** Broader in-network provider access. No Curative Pass required. \$0 care with in-network providers. No out-of-network coverage.
- **PPO:** Same network provider access as EPO, but copays and deductibles for out-of-network access. Includes ClassPass membership.
- **PPO Max:** Widest provider access. No deductibles for out-of-network care, but may be subject to balance billing. Includes ClassPass and an extended pharmacy network.

All plans include \$0 preferred prescriptions through Curative Pharmacy or Publix.

Baseline Visit



- **What is it?** An annual virtual visit with a Curative Clinician and Care Navigator to understand your health needs and plan benefits. This is the key to continuing with \$0 coverage. It's free, confidential, and won't impact premiums.
- **When?** Within the first 120 days of your plan start date (October 1, 2025). Scheduling may be available earlier.
- **What happens if I don't complete it?** You'll be subject to copays and deductibles, as outlined in the benefits booklets.

EPO Value: How the Curative Pass works

- **What is it?** A Curative Pass is given for a set of recommended providers.
- **Steps:**
 - Log in to the Member Portal. health.curative.com
 - Use the Curative Pass tool to search for care
 - Receive a list of recommended providers
 - Choose one or more recommended providers
 - Receive a unique Curative Pass
 - Use that Pass when you receive care
- **Emergency and Urgent Care:** Always covered; no Pass required.
- **Can I request a different provider list?** If the first set of recommended providers does not have availability when you need it, you can request an additional set within the Member Portal. You'll receive a unique Curative Pass for each selected provider.
 - Some EPO Value members with serious or time-sensitive medical needs may receive temporary exceptions to the Curative Pass requirement to ensure safe, uninterrupted care. Exceptions are typically granted for up to 90 days to support a smooth transition with help from Care Navigators. Exemptions cannot be provided otherwise.
 - While Care Navigators are always available to help, please note that they have the same list of Curative Pass providers given to you and cannot generate any additional recommended providers.
- **Can I know the providers ahead of enrollment?** Recommended providers will be a subset of those listed on the general Curative Provider Search: curative.com/providers. We cannot guarantee that every provider on the search will be recommended to you with a Curative Pass on the Member Portal. You will have access to the member portal once enrollment is complete.



- **What if I have a provider I use now that I want to continue with?** If staying with a specific doctor is important, consider the EPO, PPO, or PPO Max plans instead.
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Curative Cash Card

- **What is it?** A supplement to the Curative Member ID card, the Curative Cash Card allows Curative to pay providers directly at the point of care. You pay nothing.
 - **Works automatically at:** Urgent care (all plans)
 - **Additional uses (EPO, PPO, PPO Max,):** Primary care, behavioral health, and outpatient services for providers listed as Curative Cash Card.
 - **EPO Value:** Any use outside of urgent and emergency care requires calling Member Services for an approval window.
 - **Not valid for:** Prescriptions or labs
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Transition of Care

- **Medical treatment:** Care Navigators can help transition care into the Curative plan and network. Reach out directly for assistance to carenavigator@curative.com.
 - **Medications that require prior authorization:** During your first 30 days on the plan, Curative offers a Transition of Care period during which medications in the formulary that require prior authorization will be temporarily covered. This gives you and your provider time to submit any needed requests.
 - **Next steps:**
 - Reach out directly to our Care Navigators at carenavigator@curative.com for questions.
 - If required, your doctor must submit prior authorizations for continued medication use. To see if your medication requires a prior authorization, visit curative.com/drugs.
 - Additional support may be provided by Care Navigators.
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Provider access



- **EPO, PPO and PPO Max:** Search for national in-network care: curative.com/providers. If you want to keep your current doctor, use the search tool to check or nominate the provider to be covered by the Curative Cash Card.
 - **EPO Value:** Members must use Curative Pass to see recommended providers available in real-time within the Member Portal.
 - **Need mental health support?** Extensive \$0 therapy and psychiatry options are available. See curative.com/mental-health.
 - **Virtual urgent care:** Curative Telehealth is available 24/7 through the Member Portal or by calling Member Services by phone.
 - **Traveling in the United States?** You're covered nationwide for urgent/emergency care and can search for in-network providers by ZIP code. EPO Value will still need to generate a Curative Pass.
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Pharmacy Benefits

- **Tiers:** \$0 for preferred prescriptions and \$50/\$250 for other covered prescriptions
 - **Check prescription coverage:** curative.com/drugs
 - **Fill prescriptions at:** Curative Pharmacy (with home delivery) or Publix, with expanded access for members on PPO Max
 - **EPO Value Members:** No Curative Pass needed for pharmacy
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Support

- **Care Navigator:** Guides will work with you to proactively support your health goals. See your assigned Care Navigator in the member portal or reach out to the team at carenavigator@curative.com.
 - **Member Services: Available 24/7 at 833-322-VCSB (8272)** (Available starting 7/15/25).
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Glossary of Terms

- **Baseline Visit:** Annual virtual visit required to maintain \$0 coverage



- **Care Navigator:** Your go-to support person and team at Curative
 - **Curative Cash Card:** A direct pay card for eligible services and designated providers
 - **Curative Pass:** Tool for EPO Value members to access \$0 care with recommended providers
 - **Transition of Care:** 30-day period to maintain treatment during the switch
 - **Member Portal:** Online hub to manage benefits and care at health.curative.com
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Quick Links

- **Provider search:** curative.com/providers
 - **Drug search:** curative.com/drugs
 - **Overview of the Baseline Visit:** curative.com/baseline
 - **Cash Card Info:** curative.com/cash-card
 - **Cash Card Provider Nomination Form** (non-EPO Value): cur.tv/nominate
 - **Member portal:** health.curative.com (available post-enrollment)
 - **Member Services hotline for Volusia County School District: 833-322-VCSB (8272)**
(Available starting 7/15/25).
 - **Care Navigators:** carenavigator@curative.com
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