

Say hello to Curative.

Health insurance you'll love to use.



Making healthcare work the way it should.

It is no secret that the current healthcare system is broken. Health insurance should work better, and at Curative that is just what we are doing.

Here we look at things differently and reinvented a health plan built around **affordability, engagement and simplicity.**

**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 the key to
keeping \$0 care.**



Secure Your \$0 Care: Complete Your Baseline Visit

Get ready to kickstart your journey to better health! The Baseline Visit not only takes the guesswork out of your health but by completing a visit in the first **120 days**, it also lets you **continue with \$0 out-of-pocket costs** for covered care and preferred prescriptions. Let's dive in!








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)

Check the Summary of Benefits and Benefits Booklet for additional guidelines on the Baseline Visit.




Here is how the Baseline Visit works:

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
-  **Note:** You can reach out to your Care Navigator prior. Go to your member portal to see contact information.
health.curative.com.

Meet with a clinician

Members who meet with a clinician can discuss any healthcare goals or needs. (Available in select locations)

-  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 before or after)

Check the Summary of Benefits and Benefits Booklet for additional guidelines on the Baseline Visit.



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 continue with **\$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 continue with \$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 continue with \$0 in-network coverage.

For **Sydney** to continue with \$0 in-network coverage, either **Maddy** or **David** will need to complete their Baseline. **NOTE: Chris** cannot complete the Baseline for **Sydney** to continue coverage since it can only be the subscriber or spouse.



Support in more ways than one.

Care Navigator

For personalized one-on-one support, you'll be paired with a Care Navigator at your Baseline Visit, who will be your go-to resource throughout the year. Your Care Navigator will share their direct phone number during the visit and can also be reached at **carenavigator@curative.com**.



Member Services

For 24/7/365 general member support before and after the Baseline Visit, you'll have access to Member Services*. You can reach Member Services at 855-428-7284 or **health@curative.com**.

- * Finding and verifying in-network providers.
- * Locating in-network pharmacies.
- * Transferring prescriptions.
- * Confirming medication coverage & tier options.
- * Member portal access & log in assistance.
- * Scheduling a Baseline Visit.
- * Updating member contact info.
- * Prior authorizations.
- * Handling claims, including support resolving claim denials.

Curative EPO 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	No coverage
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)	No coverage
Annual Out-of-Pocket Maximum (Medical)	Your expenses for medical care that are not reimbursed by insurance.	\$0	\$7,500/person \$15,000/family	No coverage
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	No coverage



Curative PPOx 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)	50%
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



Curative PPO 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	\$10,000/person \$20,000/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)	50%
Annual Out-of-Pocket Maximum (Medical)	Your expenses for medical care that are not reimbursed by insurance.	\$0	\$7,500/person \$15,000/family	\$15,000/person \$30,000/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



Curative PPO+ 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	\$5,000/person \$10,000/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	\$7,500/person \$15,000/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



Curative PPO Max: All-network benefits

Curative’s maximum choice plan includes **all in and out of network care** across the US for \$0 when completing your Baseline Visit within the first 120 days of your effective date.

Coverage	Definition	Curative In and Out of Network When compliant with Baseline Visit	Curative In-Network When non-compliant with Baseline Visit	Curative Out-of-Network When non-compliant with Baseline Visit
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	\$5,000/person \$10,000/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	\$7,500/person \$15,000/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	No limit
RX Benefit	Mail order and select retail, including:	60,000+ pharmacies nationwide CVS, Walgreens, Walmart, Rite Aid H-E-B, Albertsons, Safeway, Publix		



Curative offers multiple \$0 out-of-pocket plan options for flexibility and member choice

	EPO	PPO	PPO Max
Brief	Essentials plan: \$0 out-of pocket costs limited to in-network coverage only	Choice plan: \$0 out-of pocket costs in-network with flexibility to pay some cost for out-of-network care	Maximum choice plan: \$0 out-of-pocket costs for both in and out-of-network care across the U.S.
In-Network	Wide choice of nearly 1M in-network providers No OON coverage	Wide choice of nearly 1M in-network providers \$10k/\$20k Deductible (indiv/family)	Wide choice of nearly 1M in-network providers \$0 Deductible / \$0 Coinsurance
Out-of-Network	<i>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.</i>		
Rx Network	Mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix 30,000+ pharmacies nationwide	Mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix 30,000+ pharmacies nationwide	+ CVS, Walgreens, Walmart, Rite Aid + 60,000+ pharmacies nationwide
Curative Zero Card	<i>The Curative Zero Card is an easy point of service payment card with \$0 out of pocket costs comes with all plans. It can be used for convenience or for guaranteed access at in-network or designated providers as noted in the Curative provider directory.</i>		
Chiropractic Coverage	Buy-up only in Texas Chiropractic coverage included in FL /GA	Chiropractic coverage included	Chiropractic coverage included
Fitness	None	None	ClassPass membership included



Curative offers multiple \$0 out-of-pocket plan options for flexibility and member choice

	PPOx	PPO	PPO Max
Brief	Essentials plan: \$0 out-of-pocket costs limited to in-network coverage only	Choice plan: \$0 out-of-pocket costs in-network with flexibility to pay some cost for out-of-network care	Maximum choice plan: \$0 out-of-pocket costs for both in and out-of-network care across the U.S.
In-Network	Wide choice of nearly 1M in-network providers	Wide choice of nearly 1M in-network providers	Wide choice of nearly 1M in-network providers
Out-of-Network	\$30k/\$40k Deductible (indiv/family)	\$10k/\$20k Deductible (indiv/family)	\$0 Deductible / \$0 Coinsurance
	<i>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.</i>		
Rx Network	Mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix 30,000+ pharmacies nationwide	Mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix 30,000+ pharmacies nationwide	+ CVS, Walgreens, Walmart, Rite Aid + 60,000+ pharmacies nationwide
Curative Zero Card	<i>The Curative Zero Card is an easy point of service payment card with \$0 out of pocket costs comes with all plans. It can be used for convenience or for guaranteed access at in-network or designated providers as noted in the Curative provider directory.</i>		
Chiropractic Coverage	Buy-up only in Texas Chiropractic coverage included in FL /GA	Chiropractic coverage included	Chiropractic coverage included
Fitness	None	None	ClassPass membership included

Choose PPO Max for Ultimate Choice

- **\$0 Deductible for Out-of-Network Providers**
 - If you want to have the ultimate choice in the providers to choose for covered services. *Note risk of balance billing compared to in-network.*
- **Expanded Pharmacy Network**
 - Our lower tier plans only include Curative Pharmacy (a mail delivery option) and select retail pharmacies, such as Albertsons, Safeway, H-E-B and Publix. PPO Max expands to national pharmacy chains, like Walgreens, CVS and Walmart.
- **Wellness Perk: ClassPass**
 - A credit-based membership designed to bring you access to thousands of studios, gyms, salons, and spas all through one app.



Plan Tiers

	EPO	PPO	PPO Plus
In Network w/ Baseline - Deductible	\$0	\$0	\$0
In Network w/o Baseline - Deductible	\$5,000 person/\$10,000 family	\$5,000 person/\$10,000 family	\$5,000 person/\$10,000 family
In Network w/ Baseline - Out-of-Pocket	\$0	\$0	\$0
In Network w/o Baseline - Out-of-Pocket	\$7,500/person; \$15,000/family	\$7,500/person; \$15,000/family	\$7,500 person; \$15,000 family
Out-of-network Deductibles	N/A	\$10,000/person; \$20,000/family	\$5,000/person; \$10,000/family
Out-of-network Max Out-of-Pocket	N/A	\$15,000/person; \$30,000 family	\$7,500/person; \$15,000 family
Care Navigator	Yes	Yes	Yes
Wellness Benefits	Chronic condition and acute care management	Chronic condition and acute care management	Chronic condition and acute care management
ClassPass	Not Included	Not Included	Included

Plan Tiers

	EPO	PPO	PPO Max
In Network w/ Baseline - Deductible	\$0	\$0	\$0
In Network w/o Baseline - Deductible	\$5,000 person/\$10,000 family	\$5,000 person/\$10,000 family	\$5,000 person/\$10,000 family
In Network w/ Baseline - Out-of-Pocket	\$0	\$0	\$0
In Network w/o Baseline - Out-of-Pocket	\$7,500/person; \$15,000/family	\$7,500/person; \$15,000/family	\$7,500 person; \$15,000 family
Out-of-network w/ Baseline - Deductibles	N/A	\$10,000/person; \$20,000/family	\$0
Out-of-network w/o Baseline - Deductibles	N/A	\$10,000/person; \$20,000/family	\$7,500 person; \$15,000 family
Out-of-network Max Out-of-Pocket	N/A	\$15,000/person; \$30,000 family	\$0
Wellness Benefits	Chronic condition and acute care management	Chronic condition and acute care management	Chronic condition and acute care management
ClassPass	Not Included	Not Included	Included

Plan Tiers

	PPOx	PPO	PPO Max
In Network w/ Baseline - Deductible	\$0	\$0	\$0
In Network w/o Baseline - Deductible	\$5,000 person/\$10,000 family	\$5,000 person/\$10,000 family	\$5,000 person/\$10,000 family
In Network w/ Baseline - Out-of-Pocket	\$0	\$0	\$0
In Network w/o Baseline - Out-of-Pocket	\$7,500/person; \$15,000/family	\$7,500/person; \$15,000/family	\$7,500 person; \$15,000 family
Out-of-network w/ Baseline - Deductibles	\$30,000/person; \$40,000/family	\$10,000/person; \$20,000/family	\$0
Out-of-network w/o Baseline - Deductibles	\$30,000/person; \$40,000/family	\$10,000/person; \$20,000/family	\$7,500 person; \$15,000 family
Out-of-network Max Out-of-Pocket	\$30,000/person; \$40,000/family	\$15,000/person; \$30,000 family	\$0
Wellness Benefits	Chronic condition and acute care management	Chronic condition and acute care management	Chronic condition and acute care management
ClassPass	Not Included	Not Included	Included



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.

(Starting 1/1 PPO and PPO Max only)



Broad **national** provider network of ~1M providers

96% of Americans have access to our strong national provider network including physicians, care professionals, and care facilities. Easily locate in-network providers using our provider search tool at **curative.com/get-care**.

8,000
Hospitals

170K
Ancillary
Facilities

1M~
Professional
Providers



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.



Medications made simple. (EPO)

You'll find \$0 med options for nearly every condition. Pharmacy network includes mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix. 30,000+ pharmacies nationwide. Curative Pharmacy with next-day delivery available in select locations.

	In-Network When compliant with Baseline Visit	In-Network When non-compliant with Baseline Visit	Out-of-Network
Preferred Drugs - Tier 1 (Includes certain generic, brand name and specialty)	\$0	\$50 copay after deductible (Mail order: \$150 copay after deductible for 90-day supply)	No coverage
Non-preferred Drugs - Tier 2 ³ (Annual maximum out-of-pocket)	\$50 copay	\$100 copay after deductible (Mail order: \$300 copay after deductible for 90-day supply)	No coverage
Non-preferred Specialty Drugs - Tier 3 (Annual maximum out-of-pocket)	\$250 copay	25% coinsurance after deductible	No coverage



Medications made simple. (PPO, PPO+)

You'll find \$0 med options for nearly every condition. Pharmacy network includes mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix. 30,000+ pharmacies nationwide. Curative Pharmacy with next-day delivery available in select locations.

	In-Network When compliant with Baseline Visit	In-Network When non-compliant with Baseline Visit	Out-of-Network
Preferred Drugs - Tier 1 (Includes certain generic, brand name and specialty)	\$0	\$50 copay after deductible (Mail order: \$150 copay after deductible for 90-day supply)	40% coinsurance after deductible
Non-preferred Drugs - Tier 2 ³ (Annual maximum out-of-pocket)	\$50 copay	\$100 copay after deductible (Mail order: \$300 copay after deductible for 90-day supply)	40% coinsurance after deductible
Non-preferred Specialty Drugs - Tier 3 (Annual maximum out-of-pocket)	\$250 copay	25% coinsurance after deductible	40% coinsurance after deductible



Medications made simple. (PPO Max)

You'll find \$0 med options for nearly every condition.

PPO Max offers an **expanded pharmacy network**. In addition to pharmacies on PPO, PPO Max includes **CVS, Walgreens, Walmart, Rite Aid** with more than **60,000+ pharmacies nationwide**.

	In-Network When compliant with Baseline Visit	In-Network When non-compliant with Baseline Visit	Out-of-Network
Preferred Drugs - Tier 1 (Includes certain generic, brand name and specialty)	\$0	\$50 copay after deductible (Mail order: \$150 copay after deductible for 90-day supply)	20% coinsurance after deductible
Non-preferred Drugs - Tier 2 ³ (Annual maximum out-of-pocket)	\$50 copay	\$100 copay after deductible (Mail order: \$300 copay after deductible for 90-day supply)	20% coinsurance after deductible
Non-preferred Specialty Drugs - Tier 3 (Annual maximum out-of-pocket)	\$250 copay	25% coinsurance after deductible	20% coinsurance after deductible

Make the most of your pharmacy benefit



Get your Baseline Visit within 120 days of enrollment



Locate your pharmacy online at curative.com/providers



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

See a doctor from the comfort of home. (Outside Texas)

Get care you need when you need it most with 24/7 [Virtual Urgent Care](#) through our partnership with [Teladoc](#). Virtual mental health support also available.

- ✱ Access family doctors and pediatricians
- ✱ Messaging, audio, or video chat
- ✱ Prescriptions available to your door
- ✱ \$0 copay





When to see a doctor online


- COVID-19, cold & flu symptoms
- Pink eye
- Insect bites & stings
- Seasonal allergies
- Urinary tract infections
- Nausea & diarrhea
- Minor injuries, sprains, and strains
- General health & medication questions
- and much more


See a doctor from the comfort of home. (Texas)

Get care you need when you need it most with 24/7 [Virtual Urgent Care](#) through our partnership with **NormanMD**.

 Access family doctors and pediatricians

 Messaging, audio, or video chat

 Prescriptions available to your door

 \$0 copay



When to see a doctor online

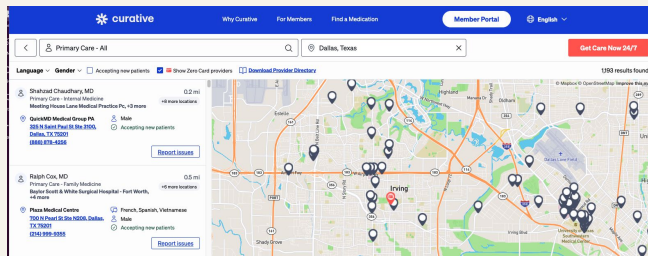
- COVID-19, cold & flu symptoms
- Pink eye
- Insect bites & stings
- Seasonal allergies
- Urinary tract infections
- Nausea & diarrhea
- Minor injuries, sprains, and strains
- General health & medication questions
- and much more

Two cards. One goal. Zero dollars.

We guarantee \$0 copays and deductibles for any doctor in our search. There are two options to pay: 1) insurance billing with the Curative Member ID Card and 2) cash pay with our unique Curative Zero Card. **Either way, you don't pay.**

Start here Provider Search

All clinicians shown at curative.com/providers have \$0 out-of-pocket costs.



Members must complete Baseline in the first 120 days of plan start date to continue with \$0 coverage. Both cards can only be used for services outlined in the benefit booklet and prior authorizations still apply. PPO Max can go out-of-network for \$0 deductible but may receive a balance bill.

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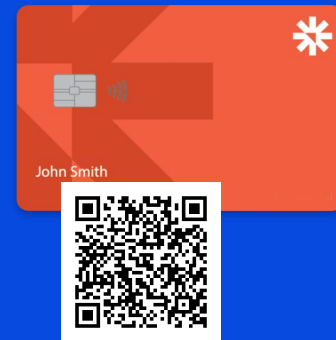
Option 1 Member ID Card

Use the Curative Member ID Card to bill insurance first if the provider shows in our search.



Option 2 Curative Zero Card

Use the Curative Zero Card for any provider that shows as Zero Card in our search. Think of it as a payment card with no impact on credit. Say you'll **pay the cash price** and hand over your Curative Zero Card.



More \$0 Providers: Nominate a provider for the Zero Card at cur.tv/zero-card-nominate or call Member Services. .

Backup: If a provider appears in our search but does not take your Member ID Card for any reason or tries to charge a copay.

Curative offers **\$0 wellness and condition management** programs to empower members to be their best self.

Our diverse range of programs are designed to address specific health conditions and support individual health goals.

*Members must qualify for the program to enroll. All programs available at no cost to you.



Mental Health

a wellness program designed to connect you to readily available mental health resources that address your individual needs.



Type 2 diabetes

one-on-one support, and regular check-ins for effectively managing Type 2 diabetes.



Noom

a psychology-based program to encourage healthy lifestyle habits.



Galleri (50+)

a first-of-its-kind — a test that looks for a signal shared by more than 50 types of cancer with a single blood test.



Pelago

personalized treatment program to help overcome tobacco, alcohol, opioid, and cannabis use.



H-E-B

nutrition plans crafted by H-E-B certified dieticians to cater to your dietary requirements. (Texas only)



Get moving with ClassPass.

As a Curative PPO+ member, you have access to 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. Find locations near you at classpass.com/search.



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



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

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. Your digital member ID card will be ready for immediate use through the member portal. You can expect your physical member ID and zero card to arrive within two weeks of your effective date.

2. Sign-up for Virtual Urgent Care

When you register for the member portal, you'll also receive a sign-up email for virtual urgent care. Members in Texas will have access to **NormanMD**, and if you're outside Texas, you'll be able to use **Teladoc**. Through both partnerships, you can access virtual urgent care 24/7/365.

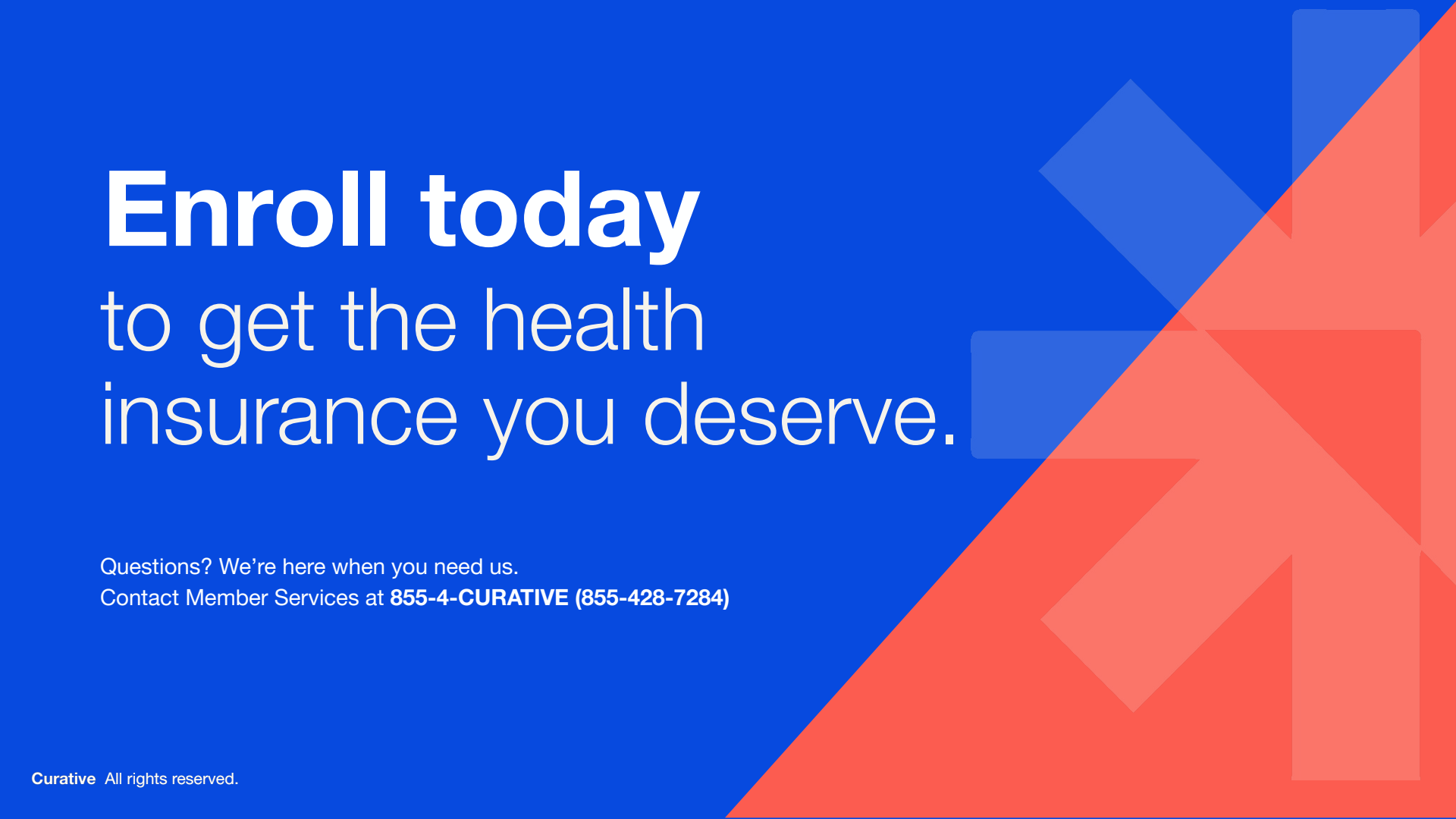
3. Don't forget your Baseline!

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 covered at curative.com/get-care
3. See what meds are covered at curative.com/drugs
4. Confirm your dependents are eligible to join through your administrator
5. Let's get you covered, it's time to enroll!

The background features a solid blue field on the left, transitioning into 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)**