



## Curative Guide to \$0 Care\*

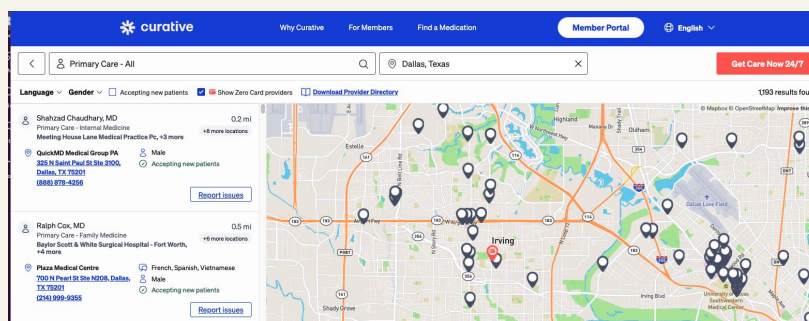
# Two cards. One goal. Zero dollars.

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

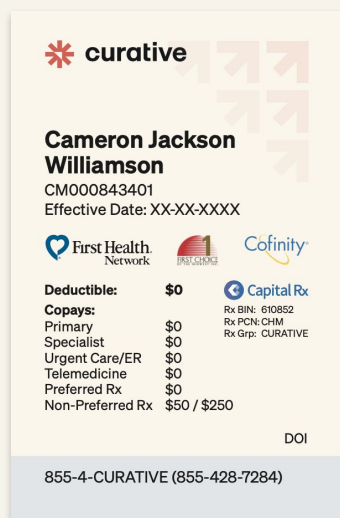
Here is a quick and easy guide to \$0 care.

## Start here Provider Search

All clinicians shown at [curative.com/providers](https://curative.com/providers) have \$0 out-of-pocket costs.

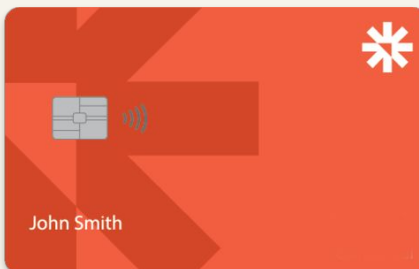


## Option 1 Member ID Card



Use the Curative Member ID Card 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. Tell the front desk you will **pay the cash price** and hand over your Zero Card. Think of it as a payment card with no impact on credit. It can be used for office visits, urgent care, behavioral health, and certain services without hospital stays. It does not include medications, labs and non-covered benefits.

**More \$0 Providers:** It's easy to nominate a provider for the Zero Card. Fill out a quick form or call Member Services. Go to: [cur.tv/nominate](https://cur.tv/nominate) or 855-428-7284.

**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, say you'll pay cash instead and hand over your Curative Zero Card.

*Members must be 18 years and older to use the Curative Zero Card and complete their Baseline Visit in the first 120 days of their plan start date to maintain \$0 out-of-pocket costs. Curative Zero Card Visa® Commercial Credit cards are issued by Celtic Bank. Additional Terms & Conditions can be found in your Member Portal Account at [health.curative.com](https://health.curative.com).*



## Broker and Employer

# Commonly Asked Questions

### Why does Curative have two different cards?

Our dual-card system allows more provider choice and less friction with no out-of-pocket costs for members who complete a Baseline Visit within the first 120 days. Providers will either bill later through insurance or take cash pay at the point of service. Either way, members pay \$0 copays, \$0 deductibles and Curative foots the bill.

- **The Curative Member ID Card** is the traditional route – providers bill through claims and Curative pays those claims.
- **The Curative Zero Card** is on-the-spot payment – it allows members to see providers that don't take the Member ID Card for any reason. They may not take insurance at all, like many mental health providers, or they may not recognize Curative as contracted but do appear in the provider search. Some providers are designated as Zero Card only and you should show the Zero Card first.

### Why do you guarantee your provider search?

Provider searches are known throughout the industry to be inaccurate and outdated, but we believe members shouldn't have to pay the price. If the provider is in the directory and it is for a covered service, we will cover it with one card or the other.

### What if a member has a favorite doctor and doesn't see them in the provider search?

Members can easily nominate providers for the Curative Zero Card. All they need to do is fill out a quick form at [cur.tv/nominate](https://cur.tv/nominate) or call Member Services. Members will hear back within five business days, and, if approved, can see that provider immediately using the Zero Card. Curative will then consider adding that provider to the network, but that can take a much longer time.

### What do providers think of Curative Zero Card?

Many providers accept cash pay as an option and appreciate the ease and ability to get paid on the spot instead of dealing with insurance billing. The cash price is set by the provider.

### Who is eligible to use the Curative Zero Card?

In the first 120 days, Zero Card is available to all members 18 and over. For the remainder of the year, Zero Card is only available to members 18 and over who completed their Baseline. Cardholders can use it for themselves or their covered dependent.

### Are the cardholders responsible for any expenses? Does it impact credit?

Members will not owe anything as long as the provider is Zero Card approved, as marked in the provider search, and it is used for a covered service. Curative pays for all approved charges and member credit is not impacted.

### What services does the Zero Card cover? Does it include prescriptions or labs?

The Curative Zero Card covers office visits, urgent care, and services without hospital stays. The Curative Zero card can also be used for behavioral health sessions where many clinicians don't accept insurance. Expenses for prescriptions, lab work, and non-covered plan benefits cannot be charged to the Curative Zero Card. Prior authorization requirements still apply.

\*Members must complete Baseline in the first 120 days of plan start date to continue with \$0 copays and deductibles.

The Member ID Card and Curative Zero Card can only be used for services outlined in the benefit booklet. Prior authorizations still apply. PPO Max can go out-of-network for \$0 deductible but may receive a balance bill.