



A Patient Request:

Join the Curative network

I am a current patient and recently switched to a new health insurance plan, Curative. In order for me to continue to receive your services with no copays and no deductibles, you would need to become an in-network provider.

Please submit the form at curative.com/for-providers to learn more and begin the process of becoming an in-network provider for Curative members.. Your action will support my healthcare and other patients like me.

What Makes Curative Different:

Members like me have **no out-of-pocket costs** for in-network care and preferred prescriptions with the completion of a Baseline Visit in the first 120 days of joining the health plan.

How Curative Benefits Providers:

- **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 claims operation and a dedicated support team
- **Comprehensive care without costs:** Provide accurate cost estimates and prevent surprise bills 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

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 (Copay deductible, copay insurance when <i>compliant</i> with Baseline Visit) | Curative PPO In-Network (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

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|---------------------------|--|---|
| 8,000 Hospitals | 170K Ancillary Facilities | ~1M Professional Providers |
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