



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

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