



A New Kind of Health Insurance

Curative is excited to offer a new health plan with transparent pricing so members can focus on care, not costs.



Why Choose Curative?

Transparency

No copays, no deductibles, and no out-of-pocket costs for in-network services, including many preferred medications, for members who complete a Baseline Visit in the first 120 days.

Collaborative Care

Each member is paired with a Care Navigator who will support their journey as a member, providing resources and guidance on how to maximize their health benefits. At Curative, we utilize the Baseline Visit to provide individualized care so members can reach their health goals.

Large Provider Network

We know that choice is important, so we offer one of the largest provider networks in Texas, including many doctors and hospitals you already know, use, and trust.

Exclusive Access to the Curative Commons

We're building a next-generation health and wellness center located in the heart of Austin. Slated to open in 2023, members can take appointments, gather, and work in a convenient and comfortable environment that promotes their overall health

Ultimate Convenience

24/7, 365 access to physicians via telehealth appointments along with continuous member support. We'll help address any questions or concerns you might have about your health and well-being.



**No copays.
No deductibles.
No...really.**





Curative In-Network Benefits

Every Curative member can qualify for the \$0 deductible and \$0 copay for in-network care and preferred prescriptions by completing a Baseline Visit in your first 120 days. See curative.com/healthplan to learn more.

Who is eligible for Curative?

Our fully-insured PPO plan is currently available for employers with 51+ employees in the Austin area. We'll be expanding throughout Texas and other states in the near future.



Copays, Coinsurance, Deductible and Annual Out-of-Pocket				\$0
Professional	Primary Care	\$0	Telemedicine	\$0
	Specialists	\$0	Behavioral Health	\$0
	Therapists	\$0		
Hospital/Facilities	Inpatient	\$0	Emergency Room	\$0
	Outpatient Surgery	\$0	Urgent Care	\$0
Diagnostics	Imaging (X-Ray, MRI, CT)	\$0	Lab	\$0
Pharmaceuticals	Preferred Drugs – Includes a mix of brand, generic and specialty drugs			\$0

Expansive Provider Network

The Curative PPO provider network includes physicians at St. David's Healthcare System/HCA and its affiliated hospitals, Austin Regional Clinic, The Austin Diagnostic Clinic, Baylor Scott & White, and Ascension/Seton (with Dell Children's Hospital). Additionally, access to First Health's Prime Network is available for any care needed outside of Travis and Williamson Counties.

18
Hospitals

16
Ambulatory
Surgical
Centers

9500
Physicians

25
Urgent Care
Centers

For more information visit curative.com/for-employers