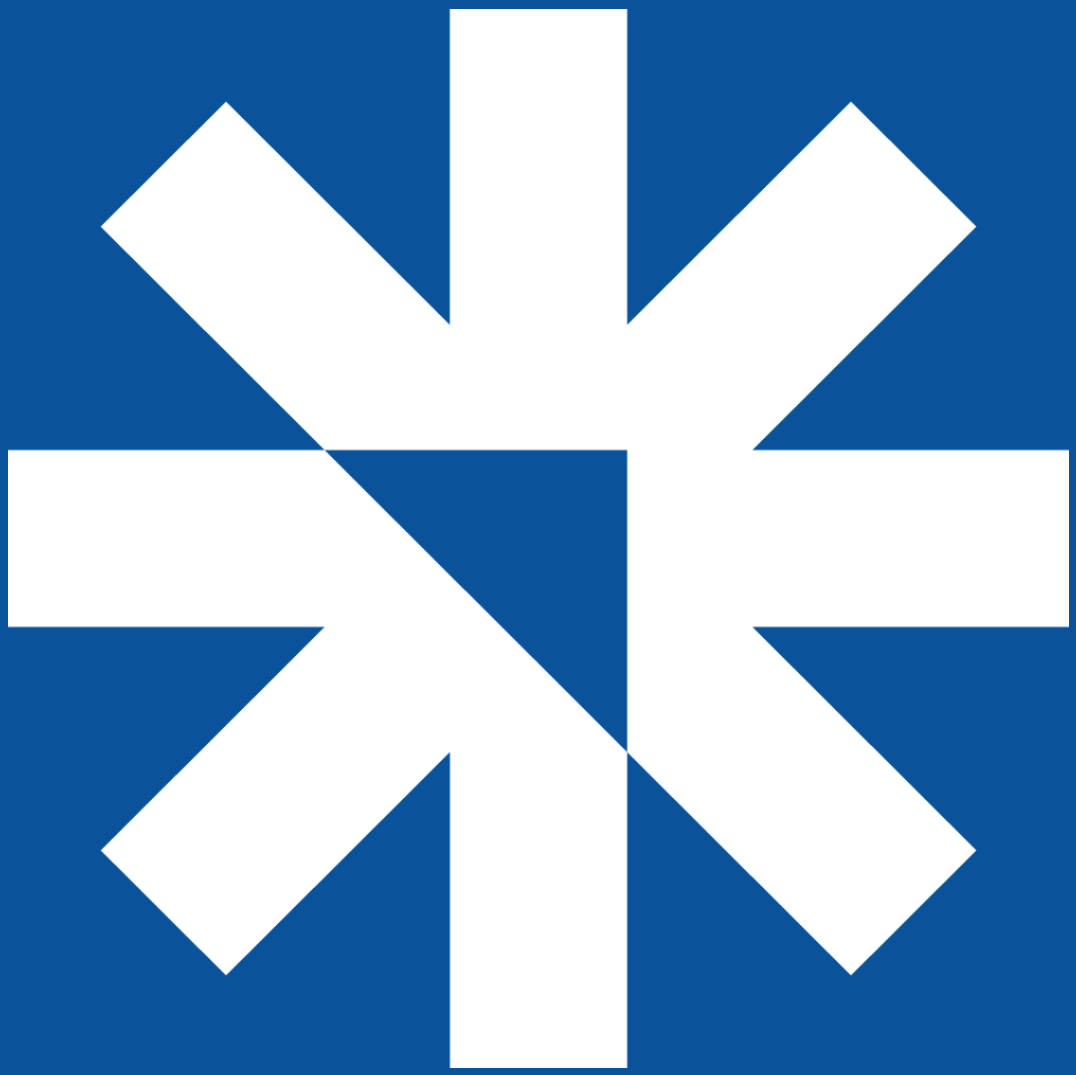
Welcome back to Curative

A better health plan for Volusia County Schools

curative.com/volusia





Health benefits that actually work for you.

Volusia County School employees have access to Curative—a health plan with $0 out-of-pocket costs and a simple Baseline Visit, Curative reduces financial surprises and provides support along the way.

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

- Start with $0 out-of-pocket costs and complete a Baseline Visit to keep them
- Care Navigators for personalized guidance
- 24/7, 365 day Member Services
- $0 prescriptions options for most conditions
- Curative Cash Card, in addition to your Member ID Card, to expand provider options
- Extensive mental health coverage and 24/7 virtual urgent care services

Choose from multiple plan options depending on your needs. Whether you're looking for the lowest premiums or more provider flexibility, Curative gives you coverage that's clear, caring, and convenient.

Let's get started!

New to Curative? $0 Care

As a new member, you get $0 out-of-pocket costs for covered services and preferred prescriptions from the moment your plan starts. It's like a free trial that keeps going. To continue, every member must complete a Baseline Visit.

What is a Baseline Visit?

A Baseline Visit is done on virtual video and has two parts, each with the shared goal of helping you make the most of your plan.*

Part 1: Care Navigator

- Learn ways to make the most of benefits and resources
- Get support on finding $0 providers
- Sign-up for 24/7 telehealth and find your closest ER and urgent care
- See if your medications are covered and which pharmacy to use
- Get connected to programs to help reach your health goals

Part 2: Clinician

- Ask questions about wellness and prevention
- Talk through medical history
- Make a health plan of action based upon Curative offerings
- (Optional) Get labs done before or after

To schedule your Baseline Visit, go to **health.curative.com** or call Member Services at **833-322-VCSB (8272)**.

*Refer to your Summary Plan Description and Benefits Booklet for more details on the Baseline Visit. Clinicians must be licensed in your state. Not all geographies include a clinician.

curative.com/baseline

curative

Another year, another Baseline.

Complete yourannual Baseline to continue with $0care!
*fyou completed your Baseline last year, enjoy $0 care and preferred prescriptions straight away! *If you missed last year's Baseline, you have a chance this time around to unlock your $0 perks.*

Just remember to complete your Baseline within 120 days of your plan renewal date to keep or get these benefits. *As always, your Baseline is confidential and won't impact your premiums or coverage.*

1

Log into your Curative account

You likely already have access to the member portal at health.curative.com. Log-in with your credentials or check and sign-up for your annual Baseline with the options below!

2

Baseline onboarding

Learn about your plan's benefits and resources, any updates and changes, find $0 providers, sign up for telehealth, check medication coverage, and get connected to programs to reach your health goals. For renewals, your onboarding will be self-guided.

Self-guided onboarding

Complete your onboarding on your own by watching short videos and completing important tasks. Your Care Navigator will follow up with you after to answer any questions.



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3 Baseline clinical check-in

Schedule a Zoom virtual meeting with a Curative Clinician to discuss your medical history and any health questions. They'll help create a plan tailored to you. You can even get labs done before or after for a more complete picture of your health. Austin residents can also schedule in-person.

Clinical Check-ins can be scheduled after the Self-guided Onboarding.

Continue to enjoy $0 out-of-pocket costs!

Your Care Navigator will follow-up after the visit and you can always find their contact info on the Member Portal. For time-sensitive Curative benefit questions, you can call our **24/7 Member Services at 855-428-7284.**

Visit to learn more about the Baseline:
curative.com/baseline

Watch to learn more about your Baseline Onboarding options:
cur.tv/baseline-preview

Who has to complete the annual Baseline Visit?

All our members must complete an annual Baseline Visit.
If you've joined us within the last 8 months before your renewal, don't worry – you won't have to go through the Baseline again right away. We've got your back until the next plan renewal.

If you're under 18 when your plan kicks in, you can hold off on the Baseline until the next plan year.

If you were moved to the high-deductible plan, you won't be shifted to the $0 out-of-pocket plan until after your renewal date and once your Baseline within the first 120 days of the renewal year is completed.

Members must complete a Baseline Visit within the first 120 days of the plan's start date to maintain $0 out-of-pocket costs for covered services with in-network providers and preferred prescriptions. EPO Value members must also use a Curative Pass for $0 covered care. See Summary Plan Description and Benefits Booklet for additional requirements for the Baseline Visit.

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Your health concierge

Meet our Care Navigators

Curative Care Navigators are your go-to partner for understanding your health plan, making transitions easier, and helping you make the most of your benefits—every step of the way.



Before You Enroll

Email our Care Navigators to learn more about Curative's approach, what to expect, and how each plan compares. You can also reach out to Member Services for the same information during this time.

After Enrollment

Your Care Navigator becomes your go-to-guide for:

- **Care transitions**: Get help continuing treatment or prescriptions through the Transition of Care or Continuity of Care process.
- **Onboarding:** You'll meet during your Baseline Visit—a virtual check-in that helps keep $0 out-of-pocket coverage.

Ongoing Support

Once enrolled, you'll see a way to contact our Care Navigator team in the Member Portal and can reach out anytime. They can help you:

- Teach you how to find in-network doctors and specialists
- Maximize your Curative benefits like $0 prescriptions and the Curative Pass
- Stay on top of screenings and wellness check-ins
- Manage chronic conditions with expert support

Contact

Email: ***carenavigator@curative.com***

Text or call: ***See Member Portal for phone number post-enrollment***

curative telehealth

Stay comfy and get care when you need it.

Get in touch with a virtual healthcare provider within minutes from the comfort of your home. No germ-filled offices or need to worry endlessly in the middle of the night.

Curative Telehealth gives you fast, easy access to care directly from the Curative Member Portal (**health.curative.com**). No extra apps, no complicated logins—just a seamless virtual care experience available 24/7, nationwide.



- 24/7 virtual clinician visits available through video, phone or messaging
- $0 copay
- Prescriptions and lab tests
- Get answers, diagnoses, and treatment from clinicians

Get treated for conditions and symptoms including:

- Flu and Cold
- Cough and Sore throat
- Bronchitis
- Pink Eye
- And more.

Visit **curative.com/telehealth** to learn more.

*Patients experiencing a medical emergency should call 911 (or the local emergency number) immediately.

No copays for prescriptions. No…really.

Curative has $0 drug options for nearly every condition.*

1 **See what medications are covered.**
Visit curative.com/drugs to download a full list of covered medications.

- Preferred drugs are $0. Non-preferred drugs will either be a flat $50 or $250 fee.
- Some meds may require prior authorization and approval. If so, ask your doctor to fill out a form at curative.com/prior-authorization.
- If you don't see a current medication, talk to your doctor about alternatives available on the drug list or contact Member Services at 833-322-VCSB (8272).

2 **Find a covered pharmacy.**
To see all preferred pharmacies available near you, visit curative.com/providers. You also have the option to save time with prescription delivery by transferring meds to Curative Pharmacy in select states. For more information, visit **curative.com/curative-pharmacy**.

3 **Transfer meds, if needed.**
Once you've found a covered pharmacy, transfer your prescriptions. Call the pharmacy directly or, for additional help, call Member Services at 833-322-VCSB (8272). For Curative Pharmacy, transfer on the Member Portal (health.curative.com).

Visit **curative.com/pharmacy** for more details on pharmacy options and what's covered.



*To maintain $0 copays and deductibles, a Baseline Visit must be completed within the first 120 days of plan effective date.

Your Curative Cash Card helps you access $0 care*

curative cash card

Curative offers two ways to access covered care:

1) Use your Curative Cash Card for providers labeled "Cash Card only" in the Provider Search or at any urgent care location **2)** Use your Curative Member ID card for in-network providers

Use your Cash Card with confidence

Step 1: Check the provider

- Complete one-time Cash Card activation in the Member Portal
- Search for your provider in the Curative Provider Search
- If the provider is labeled "Cash Card only", plan to use your Cash Card
- For providers **not** labeled "Cash Card only",, plan to use your Member ID Card
- **Note:** You can use your Cash Card at any urgent care location, even if it's not listed in the Provider Search

Step 2: Make sure it's an eligible Cash Card service**

- **Eligible Services:** Office visits, urgent care, behavioral health, outpatient hospital services *(like imaging or infusions)*, inpatient hospital services *(like surgeries and medical monitoring)*
- **Planned Care:** For planned surgeries or procedures, contact Member Services as soon as possible to confirm next steps and whether a good faith estimate is needed
- **Ineligible Services:** Prescriptions, labs, other non-covered benefits

Step 3: Tell the Front Desk

- Let the office know you'll "pay the cash rate"
- When payment is requested, simply present your Cash Card
- If you run into any issues, contact Member Services right away at **855-428-7284**, available 24/7.

Step 4: Curative handles the rest

Eligible services are paid for by Curative***

Don't see your go-to provider?

Nominate your provider at cur.tv/nominate or contact Member Services at **855-428-7284** or **health@curative.com**

Questions? Give Member Services a call at 855-428-7284 or health@curative.com

Learn more about Curative Cash Card at curative.com/cash-card

**Members must be 18 years and older to use the Curative Cash Card and complete their Baseline Visit in the first 120 days of their plan start date to maintain $0 out-of-pocket costs. Curative Cash 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.*

***For limitations of the Curative Cash Card, go to: curative.com/cash-card. The Curative Cash Card can be used only when Curative is your primary insurance. It counts as payment in full and does not work with other insurance.*

****All Cash Card payments are limited to eligible, covered services and are subject to plan rules. All transactions are reviewed for coverage, clinical guidelines, usual and customary review compliance, and may require prior authorization. Provider participation, payment methods, and acceptance of new patients may change at any time.*

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Your Health, Your Way.

Tailored Programs Just for You.

With Curative, you'll find programs tailored to support a healthier you. The best part? You have access to all these programs for $0, some may require completion of your Baseline within 120 days of your plan effective date.*

Type 2 Diabetes

Coaching support to help you stay on track with managing diabetes. $0 preferred meds

High Blood Pressure

Get the tools to help manage healthy blood pressure levels

Mental Health

$0 therapy options, including virtual. $0 preferred meds

Maternity

Care plans and resources to help guide expectant mothers

Weight Management

Science-backed tools and personalized support for help with weight management

Galleri

First-of-its-kind blood test that looks for signals from more than 50 types of cancer

Nutrition

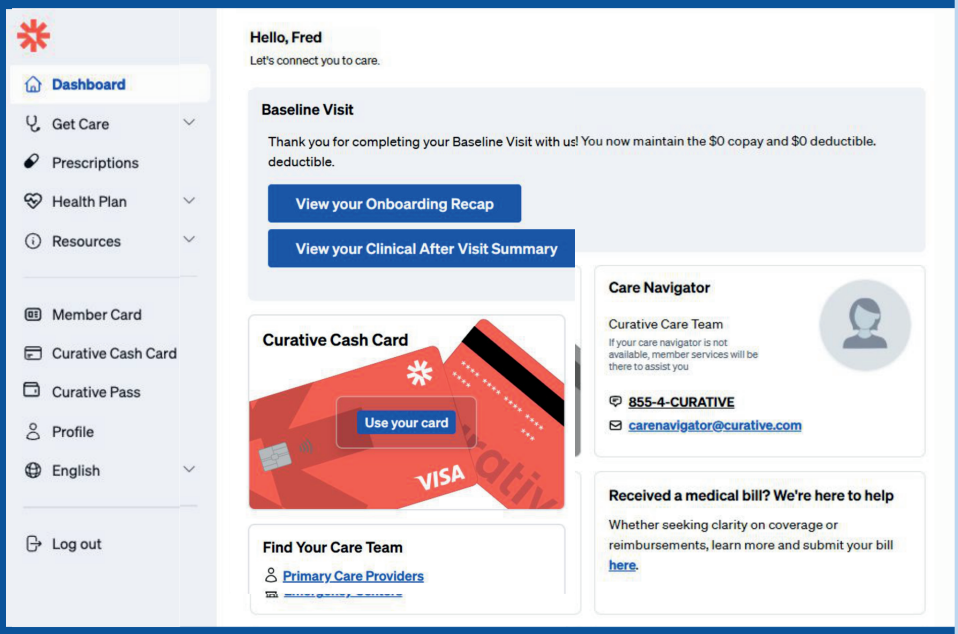
Discover a wide range of custom nutrition plans for many health conditions

Learn which programs you qualify for by attending your Baseline Visit or by contacting your Care Navigator at carenavigator@curative.com.

For more details on available programs, visit **curative.com/programs.**

*Eligibility for certain programs may vary. Members may not be eligible to participate in all programs offered.

Curative Member Portal

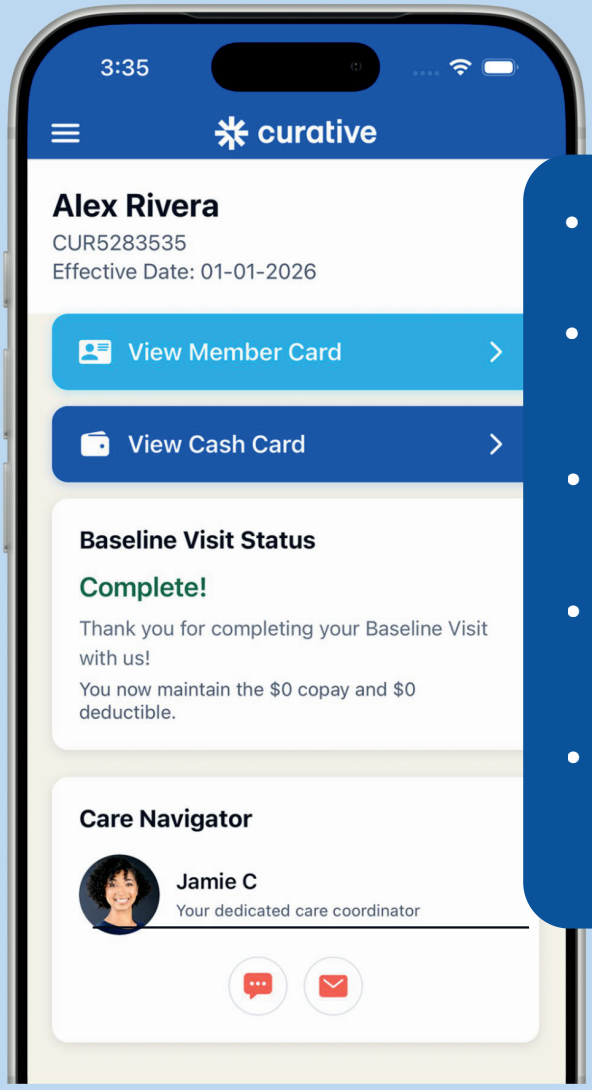


health.curative.com

- *Find your Benefits Booklet*
- *Access your digital Curative Member ID card and Cash Card*
- *Download, print and request physical ID or Cash Card*
- *Check prescription status*
- *Update your personal information*
- *Register and connect to telehealth*

Curative App

(iOS only)



- *View your digital Member ID and Curative Cash Card*
- *Get instant answers about your benefits with Curative AI*
- *Find in-network providers, urgent care, and ERs, plus 24/7 virtual urgent care*
- *Schedule or check your Baseline Visit appointment*
- *See your benefits at a glance (deductible, copays, out-of-pocket max)*

Choose from multiple $0 out-of-pocket plan options

	EPO Value	EPO	PPO	PPO Max
Brief	Value Plan: $0 out-of-pocket costs when you use a Curative Pass for a recommended in-network providers	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
In-Network	$0 out-of-pocket costs only with Curative recommended providers	Wide choice of in-network providers	Wide choice of in-network providers	Wide choice of in-network providers
Out-of-Network	No coverage out-of-network	No coverage out-of-network	$10k/$20k Deductible (indiv/family)	$0 Deductible / $0 Coinsurance
	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.			
Rx Network	Mail order and select retail, including: Publix and 30,000+ pharmacies nationwide			+ 60,000 pharmacies nationwide, including CVS, Walgreens, Walmart, Rite Aid
Curative Cash Card	The Curative Cash Card is an easy point of service payment card that can be used when approved by Curative with the EPO Value Curative Pass	The Curative Cash Card is an easy point of service payment card with $0 out-of-pocket costs. Usage is approved for guaranteed access at in-network or designated providers in the Curative provider directory.		
Chiropractic Coverage	Included	Included	Included	Included
Fitness	None	None	Active & Fit	Active & Fit

Maximize your benefits with Curative by utilizing our in-network providers, covered prescriptions, and a Curative Pass for EPO Value. Complete your Baseline Visit within the first 120 days of your effective date to continue with $0 out-of-pocket costs.

Example of what your plan covers at $0 (EPO Value)

EPO Value	In-Network With a Baseline Visit and Curative Pass	In-Network Without a Baseline Visit or Curative Pass	Out-of-Network
Deductible (Individual/Family)	$0 when you go to recommended in-network providers	$5,000 / $10,000	No coverage
Out of Pocket Max (Individual/Family)	$0 / $0	$7,500 / $15,000	No coverage
Coinsurance	0%	20%	No coverage
Preventive Care	$0	$0	No coverage
Primary Care	$0	$25 copay after deductible	No coverage
Virtual Visit	$0	$0	No coverage
Specialist Care	$0	$50 copay after deductible	No coverage
Emergency Room	$0	20% coinsurance after deductible	No coverage
Urgent Care	$0	20% coinsurance after deductible	No coverage
Inpatient	$0	20% coinsurance after deductible	No coverage
Outpatient	$0	20% coinsurance after deductible	No coverage

All Curative members start with no out-of-pocket costs for covered care and preferred prescriptions. To keep these benefits, you and any dependents aged 18 and older must complete an annual Baseline Visit within the first 120 days of the plan start. Your Baseline is confidential and won't impact premiums. **While you can visit in-network doctors without a Curative Pass, the medical cost will then apply to your annual deductible.**

EPO Value with Curative Pass

An affordable, guided experience

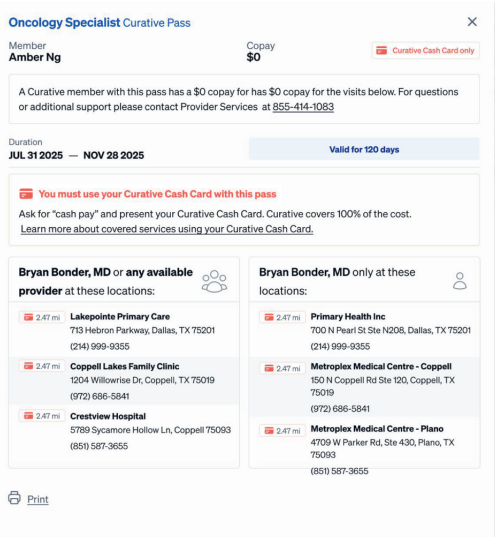
Curative's EPO Value plan offers a guided approach to healthcare that helps you get the most from your benefits.

By connecting you to recommended providers through a Curative Pass, this plan makes it easier to get the care you need—with $0 out-of-pocket costs and a lower monthly premium. It's a thoughtful way to support your health and your budget throughout the year.

Curative Pass

The EPO Value plan includes the lowest monthly premium of all Curative options and uses a unique feature called the Curative Pass to guide members to $0 care.

To receive $0 copay and deductible benefits under the EPO Value plan, members must use a Curative Pass—a personalized recommendation that gives access to eligible providers and facilities.



How it Works

- ✓ Once on the plan, log in to the Member Portal. health.curative.com
- ✓ Use the Curative Pass tool to search for care
- ✓ Receive a list of recommended providers
- ✓ Choose one or more recommended providers
- ✓ Receive a unique Curative Pass
- ✓ Use that Pass for $0 out-of-pocket care for covered services

Members must complete a Baseline Visit within 120 days of the plan start date to continue with $0 care and preferred prescriptions and EPO Value must use a Curative Pass.

EPO Value with Curative Pass

An affordable, guided experience

How to Get a Curative Pass

01. Log in

www.health.curative.com

02. Search

Use the Curative Pass tool to find nearby $0 care providers or facilities

03. Create Pass

Select a provider/facility

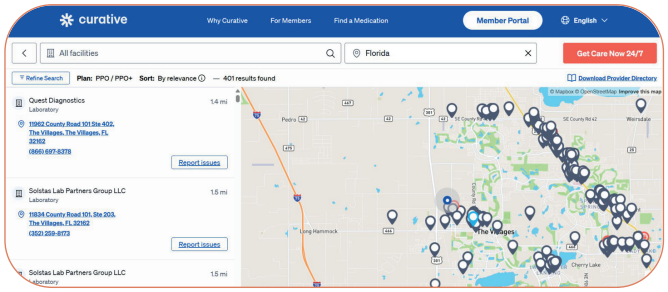
- ***Click to create a***
- ***pass Get instant confirmation***

04. Use Before Expiration

Check date on your Pass

✕ Provider Search

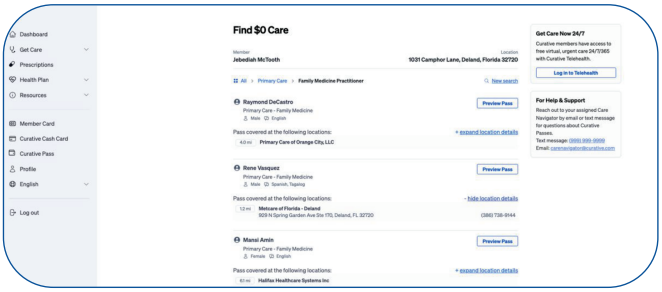
Finding $0 care for plan types outside EPO Value



- **The Provider Search Tool *through* curative.com/providers *is for members on plan types* outside *EPO Value to find $0 in-network providers and facilities.***

✓ Member Portal

Finding $0 care for EPO Value members



- **The Member portal through health.curative.com is where EPO Value members can find $0 care by creating a Curative Pass.**
- **The Member portal can be accessed by members on all plan types for all things plan related, but only EPO Value members can create a Curative Pass through the portal.**

Go to curative.com/epo-value for more info and how to access a Curative Pass.

EPO Value: Your Curative Cash Card is a flexible payment option for $0 out-of-pocket care*

curative cash card

There are two options to provide payment covered by Curative:

1) ***Insurance billing using the Curative Member ID Card***
2)***Cash-payusingouruniqueCurative Cash Card.***

Use your Cash Card with confidence

Step 1: Go to the Member Portal

- Complete one-time Cash Card activation in the Member Portal
- Create a Curative Pass in the Member Portal using the search tool for the card you need
- If labeled for Cash Card, use your Cash Card
- If not labeled and ID card isn't accepted, call Member Services for backup use

Step 2: Make sure it's an eligible Cash Card service**

- Eligible Services: *Office visits, urgent care, behavioral health, outpatient hospital services (like imaging or infusions), inpatient hospital services (like surgeries and medical monitoring)* Ineligible
- Services: *Prescriptions, labs, other non-covered benefits*

Step 3: Tell the Front Desk

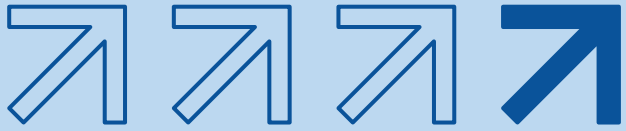
- Let the office know you'll "pay the cash rate"
- When payment is requested, simply present your Cash Card
- You don't need to call Member Services for approval when using a Curative Pass with a Cash Card label. If you run into any issues, contact Member Services right away at 855-428-7284, available 24/7.

Step 4: Curative handles the rest

Eligible services are paid for by Curative*

Seeking emergency or urgent care?

EPO Value members* do not *need a Curative Pass for emergency and urgent care. Simply present your Curative Cash Card.



Questions? *Give Member Services a call at 855-428-7284 or health@curative.com*

Learn more about Curative Cash Card at curative.com/cash-card

****Members must be 18 years and older to use the Curative Cash Card and complete their Baseline Visit in the first 120 days of their plan start date to maintain $0 out-of-pocket costs. Curative Cash 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.***

*****For limitations of the Curative Cash Card, go to: curative.com/cash-card. The Curative Cash Card can be used only when Curative is your primary insurance. It counts as payment in full and does not work with other insurance.***

******All Cash Card payments are limited to eligible, covered services and are subject to plan rules. All transactions are reviewed for coverage, clinical guidelines, usual and customary review compliance, and may require prior authorization. Curative network and Cash Card only provider data represent a point in time and are subject to change.***

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Do I Need a Curative Pass?

curative

Simple guide for EPO Value members

START

You need medical care, a procedure, or a prescription.

1. What type of care do you need?

Emergency | Pharmacy / Prescriptions | Labs | Curative Telehealth | Urgent Care

NO PASS REQUIRED

- Go straight to care.
- Preferred prescriptions are $0.
- Labs and urgent care visits do not require a Pass.

OR

Other care types may require a Pass

Provider Visit | Specialist Visit | Scheduled Hospital Care | Imaging (MRI, CT, etc.) | Ambulatory Surgery

2. Is the service happening outside your provider's office?

YES

NEW PASS REQUIRED

- You must log in to the Member Portal and create a separate Pass for the outside facility.
- Examples: outside MRIs, CT scans, mammograms, or surgeries.

NO

NO NEW PASS REQUIRED

If the service is performed in the same office by the same provider (e.g., in-office mole removal or an in-office X-ray), your existing Pass covers it.

IMPORTANT REMINDER: PRIOR AUTHORIZATIONS

A Curative Pass confirms that a provider or facility is approved for $0 copays and deductibles. However, complex or highly regulated services (like surgical procedures, specialized care, or planned hospitalizations) may also require a Prior Authorization from your doctor to determine medical necessity.

Curative Pass
Confirms the provider or facility is approved for $0 copays and deductibles.

vs.

Prior Authorization
Confirms that the service is medically necessary for your care.

The EPO Value Care Journey

Follow these simple steps to get $0 care.

1. **Log in** — Log in to the Member Portal.
2. **Search** — Use the search tool to find a provider or facility.
3. **Create Pass** — Create a Curative Pass for your provider or facility.
4. **Schedule Care** — Schedule your appointment or procedure.
5. **Receive $0 Care** — Receive care with $0 copays and deductibles (when eligible).

Where you might need a new Pass:

Doctor or Specialist Visit
- Primary care or specialist visits
- Behavioral health visits
- Referrals to outside providers require a new Pass

Advanced Imaging
- MRI, CT scans, PET scans
- Mammograms, ultrasounds
- Create a new Pass for the imaging facility

Surgery
- Scheduled, non-emergent surgeries
- Ambulatory Surgery Centers
- Create a new Pass for the surgical facility

The Member Portal is Your Home Base

Search for providers, create Passes, and manage your care all in one place.

health.curative.com

Baseline Visit Requirement

Complete both steps of your annual Baseline Visit within the first 120 days of your plan start date to keep your $0 out-of-pocket costs.

Golden Rule: New Location = New Pass

New facility or location? You must create a new Pass for that specific place to ensure $0 coverage.

Example of what your plan covers at $0 (EPO)

Example	In-Network With Baseline Visit	In-Network Without Baseline Visit	Out-of-Network
Deductible (Individual/Family)	$0 / $0	$5,000 / $10,000	No coverage
Out of Pocket Max (Individual/Family)	$0 / $0	$7,500 / $15,000	No coverage
Coinsurance	0%	20%	No coverage
Preventive Care	$0	$0	No coverage
Primary Care	$0	$25 copay after deductible	No coverage
Virtual Visit	$0	$0	No coverage
Specialist Care	$0	$50 copay after deductible	No coverage
Emergency Room	$0	20% coinsurance after deductible	No coverage
Urgent Care	$0	20% coinsurance after deductible	No coverage
Inpatient	$0	20% coinsurance after deductible	No coverage
Outpatient	$0	20% coinsurance after deductible	No coverage

All Curative members start with no out-of-pocket costs for covered care and preferred prescriptions. To keep these benefits, you and any dependents aged 18 and older must complete an annual Baseline Visit within the first 120 days of the plan start. Your Baseline is confidential and won't impact premiums.

Example of what your plan covers at $0 (PPO)

Reference benefit booklets for each plan type.

Example	In-Network With Baseline Visit	In-Network Without Baseline Visit	Out-of-Network
Deductible (Individual/Family)	$0 / $0	$5,000 / $10,000	$10,000 / $20,000
Out of Pocket Max (Individual/Family)	$0 / $0	$7,500 / $15,000	$15,000 / $30,000
Coinsurance	0%	20%	20%
Preventive Care	$0	$0	$50 copay after deductible
Primary Care	$0	$25 copay after deductible	$50 copay after deductible
Virtual Visit	$0	$0	Not Covered
Specialist Care	$0	$50 copay after deductible	$100 copay after deductible
Emergency Room	$0	20% coinsurance after deductible	20% coinsurance after deductible
Urgent Care	$0	20% coinsurance after deductible	40% after deductible
Inpatient	$0	20% coinsurance after deductible	40% after deductible
Outpatient	$0	20% coinsurance after deductible	40% after deductible

All Curative members start with no out-of-pocket costs for covered care and preferred prescriptions. To keep these benefits, you and any dependents aged 18 and older must complete an annual Baseline Visit within the first 120 days of the plan start. Your Baseline is confidential and won't impact premiums.

Example of what your plan covers at $0 (PPO Max)

Example	In-Network & Out-of-Network With Baseline Visit	In-Network Without Baseline Visit	Out-of-Network without Baseline Visit
Deductible (Individual/Family)	$0 / $0	$5,000 / $10,000	$5,000 / $10,000
Out of Pocket Max (Individual/Family)	$0 / $0	$7,500 / $15,000	$7,500 / $15,000
Coinsurance	0%	20%	20%
Preventive Care	$0	$0	$0
Primary Care	$0	$25 copay after deductible	$25 copay after deductible
Virtual Visit	$0	$0	$0
Specialist Care	$0	$50 copay after deductible	$50 copay after deductible
Emergency Room	$0	20% coinsurance after deductible	20% coinsurance after deductible
Urgent Care	$0	20% coinsurance after deductible	20% coinsurance after deductible
Inpatient	$0	20% coinsurance after deductible	20% coinsurance after deductible
Outpatient	$0	20% coinsurance after deductible	20% coinsurance after deductible

All Curative members start with no out-of-pocket costs for covered care and preferred prescriptions. To keep these benefits, you and any dependents aged 18 and older must complete an annual Baseline Visit within the first 120 days of the plan start. Your Baseline is confidential and won't impact premiums.

Get the answers you're looking for.

Curative Resources

curative.com/volusia

Member Portal

health.curative.com (available after enrollment)

Care Navigation

Email: carenavigator@curative.com

Direct phone: Find your Care Navigator's direct phone number on the Member Portal. They are your point of contact right from the start.

24/7 Member Services

Email: health@curative.com

Direct phone: 833-322-VCSB (8272)
(Available starting 7/15/25)

FAQ

curative.com/faq



Enroll today to get the health insurance *you deserve.*

Your next steps:

- **Step 1:** Pick a plan
- **Step 2:** Choose in-network providers, or get a Curative Pass (EPO Value), and start getting $0 out-of-pocket care
- **Step 3:** Check your prescriptions are covered
- **Step 4:** Complete your Baseline Visit
- **Step 5:** Continue using $0 benefits

