



Goodbye copays, Hello Curative.

Volusia County Schools is making the switch to health benefits that work better for you. Curative is not traditional insurance, and that's a good thing. No more worrying about copays or deductibles every time you get care. That's more money in your pocket and fewer surprises when it comes to your health. Whether you want the lowest premiums, more provider choice, or added perks, Curative offers plan options designed to reduce costs and support your well-being, without cutting corners on care.

The Curative Advantage

Category	Previous Plan (HMO/PPO Options)	Curative (EPO Value, EPO, PPO, PPO Max)
Cost at Point of Care	Copays required for nearly all services, often unknown	\$0 for in-network care, complete Baseline Visit within first 120 days to continue EPO Value requires Curative Pass
Deductibles and Copays	Yes, and varies by service and plan tier	No copays or deductibles for in-network care and completion of Baseline Visit; Curative Pass required for EPO Value
Provider Access (In-Network)	Limited in HMO, broader in PPO	Broad national network; major local systems included
Out-of-Network Coverage	PPO only, with higher out-of-pocket costs	Available on PPO plans; not EPO or EPO Value
Personal Support	Customer service helpline	Dedicated Care Navigator for each member and 24/7 Member Services
Preventive Approach	Traditional reactive care with copays meant to deter care usage	Proactive, preventive-first model with Baseline Visit to onboard you to the plan
Pharmacy Benefits	Tiered copays; home delivery options may vary	\$0 preferred prescriptions; convenient pharmacy options, like Publix; home delivery with Curative Pharmacy; Specialty medication delivery options, including Costco
Virtual Care	Available, but may vary by tier	Included 24/7 virtual urgent care integrated into Member Portal
Additional Payment Option to Member ID Card	Not available; members pay out-of-pocket and may request reimbursement that applies to their deductible	Curative Cash Card covers eligible services at urgent care (all plans) and select outpatient providers (PPO, PPO Max, EPO). Curative pays directly—no reimbursement hassle.
Billing Transparency	Complex billing, unexpected charges, and opaque pricing.	No guessing what you'll pay. If you follow the plan rules (Baseline Visit + in-network care), your cost = \$0.



Previous plan vs Curative - with Baseline Visit

	PREVIOUS PLAN	CURATIVE - with Baseline Visit			
	HMO and PPO	EPO Value	EPO	PPO	PPO Max
Brief	Copays and deductibles apply; members must manage multiple bills and unknown costs.	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 the U.S.
In-Network	Yes, with deductibles, copays and/or coinsurance	\$0 out-of-pocket costs only with Curative recommended providers within a network of nearly 1M in-network providers	Wide choice of nearly 1M in-network providers	Wide choice of nearly 1M in-network providers	Wide choice of nearly 1M in-network providers
Out-of-Network	PPO - yes with high deductible HMO - no	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 the risk of balance bills, choose in-network providers.			
Rx Network	Standard, FHC and Walgreens Pharmacy; variable copays	30,000+ pharmacies nationwide, including mail order and select retail (Publix). Curative Pharmacy available for home delivery.			
Curative Cash Card	Not available	The Curative Cash Card is an easy point of service payment card that can be used at urgent and emergency care, or when approved by Curative.	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.		

Previous plan vs Curative - without Baseline Visit

	HMO and PPO	EPO Value	EPO	PPO	PPO Max
In-Network	Yes, with deductibles, copays and/or coinsurance	Deductible \$5k/person \$10k/family when you use a Curative Pass for a recommended in-network providers	Deductible \$5k/person \$10k/family	Deductible \$5k/person \$10k/family	Deductible \$5k/person \$10k/family
Out-of-Network	PPO - yes with high deductible HMO - no	No coverage out-of-network	No coverage out-of-network	Deductible \$10k/person \$20k/family	Deductible \$5k/person \$10k/family
		<i>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 the risk of balance bills, choose in-network providers.</i>			



Want lower premiums?

Choose **EPO Value** and use a Curative Pass to access \$0 care with providers selected based on your needs.

Want more flexibility?

The **EPO**, **PPO**, and **PPO Max** plans offer broader access—great if you want to stay with a specific doctor

Want to maximize any Curative plan?

Be sure to complete a Baseline Visit within 120 days to continue with \$0 out-of-pocket costs for in-network care and preferred prescriptions, and on the EPO Value with a Curative Pass for a recommended provider.