



Unlock another year of better health and benefits

Prepared for
Calallen ISD



A heartfelt thank you for a year of partnership and health innovation

Greetings,

As we reflect on the past year, I am filled with gratitude for the opportunity to have served as your health insurance provider through our revolutionary plan, Curative.

When we set out to create Curative, our mission was clear: to redefine health insurance. We recognized the shortcomings of traditional plans, particularly high deductible ones, and were determined to craft a solution that truly works for everyone involved. The result is a health insurance plan that is distinctively different – by design.

At Curative, we believe in eliminating financial barriers to healthcare and providing a level of transparency, affordability, and simplicity that sets us apart. We firmly stand by the belief that health insurance should seamlessly cover the cost of healthcare. Period. We believe that when healthcare is made easy, employees get the care they need to be healthy, productive, and engaged. Ultimately, this results in a decrease in the total cost of care.

As we approach the renewal period, we are confident that Curative's alternative to the status quo will continue to bring unparalleled value to your workforce. It is only through continued partnership that long-term sustainable savings can be realized.

Choosing Curative means choosing a partner committed to building a healthier workforce at every step. We have been honored to be a part of your journey this past year, and we look forward to continuing this partnership in the upcoming plan year.

Thank you for entrusting Curative with your employees' health and well-being.

Fred Turner

Chief Executive Officer

Better health depends on care people can use and afford.

We're offering a plan you and your employees deserve.



Affordable.

Benefit design that removes financial barriers to care

- \$0 copays and deductibles provides transparency and affordability



Engaging.

Member experience with guidance at every stage of their health journey

- Baseline Visit
- Proactive care management
- Differentiated Curative Pharmacy



Simple.

Enhanced relationship with our members based on value and trust

- Care Navigator
- Partnership in health
- Engagement from day 1

Fueling our members' health is our mission.

We're investing in our members' vitality in a way that is personalized and proactive... and members love it.

98%

completion of the Baseline Visit



78

Net Promoter Score



4.8

Clinicians rating



4.9

Care Navigator rating





Curative offers multiple \$0 out-of-pocket plan options for flexibility and member choice

	EPO	PPO	PPO Max
Brief	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	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	No OON coverage	\$10k/\$20k Deductible (indiv/family)	\$0 Deductible / \$0 Coinsurance
	<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 risk of balance bills, choose in-network providers.</i>		
Rx Network	Mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix 30,000+ pharmacies nationwide	Mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix 30,000+ pharmacies nationwide	+ CVS, Walgreens, Walmart, Rite Aid + 60,000+ pharmacies nationwide
Curative Zero Card	<i>The Curative Zero Card is an easy point of service payment card with \$0 out of pocket costs comes with all plans. It can be used for convenience or for guaranteed access at in-network or designated providers as noted in the Curative provider directory.</i>		
Chiropractic Coverage	Buy-up only	Chiropractic coverage included	Chiropractic coverage included
Fitness	None	None	ClassPass membership included

Curative makes it easy for employees to know where they stand with their complete health and make the choices to live a happier, healthier, more resilient life. Plan availability varies by state.

Curative Benefits At-A-Glance

Curative makes it easy for employees to know where they stand with their complete health and make the choices to live a happier, healthier, more resilient life. **Plan availability varies by state.**

Benefits Summary			
PPO+ Plan Coverage	Curative In-Network (Copay deductible, copay insurance when compliant with Baseline Visit)	Curative In-Network (Copay deductible, copay insurance when non-compliant with Baseline Visit)	Curative Out-of-Network (Providers may balance bill for charges above allowable rates)
Annual Deductible	\$0	\$5,000/person and \$10,000/family	\$5,000/individual and \$10,000/family
Coinsurance Percentage	0%	20% Medical 25% Pharmacy	20%
Annual Out-of-Pocket Limit (Medical)	\$0	\$7,500/person and \$15,000/family	\$7,500/individual and \$15,000/family
Lifetime Maximum Benefit	No Limit	No Limit	No Limit
Office/Virtual Visit - Family Practice, Internal Medicine, OB/GYN, Pediatrics, Chiropractic	\$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	20% coinsurance after deductible
Preferred Drugs - Includes certain Generic, Brand Name, & Specialty drugs	\$0	\$50 copay after deductible	40% coinsurance after deductible
Non-preferred Drugs	\$50 brand and generic \$250 specialty	\$100 copay after deductible for brand & generic 25% coinsurance after deductible for specialty drugs	40% coinsurance after deductible
Rx Network	Mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix 30,000+ pharmacies nationwide		
Urgent Care, 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	20% coinsurance after deductible
Outpatient Lab and X-Ray	\$0	20% coinsurance after deductible	20% coinsurance after deductible
Hospital - Semi-private Room and Board	\$0	20% coinsurance after deductible	20% coinsurance after deductible
Hospital Inpatient Surgery	\$0	20% coinsurance after deductible	20% coinsurance after deductible
Classpass Included	Yes		

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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 Limit (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, Chiropractic	\$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	50% coinsurance after deductible
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Curative makes it easy for employees to know where they stand with their complete health and make the choices to live a happier, healthier, more resilient life. **Plan availability varies by state.**

Benefits Summary

EPO Plan Coverage	Curative In-Network (Copay deductible, copay insurance when compliant with Baseline Visit)	Curative In-Network (Copay deductible, copay insurance when non-compliant with Baseline Visit)	Curative Out-of-Network
Annual Deductible	\$0	\$5,000/person and \$10,000/family	Not Covered
Coinsurance Percentage	0%	20% Medical 25% Pharmacy	Not Covered
Annual Out-of-Pocket Limit (Medical)	\$0	\$7,500/person and \$15,000/family	Not Covered
Lifetime Maximum Benefit	No Limit	No Limit	Not Covered
Office/Virtual Visit - Family Practice, Internal Medicine, OB/ GYN, Pediatrics	\$0	\$25 copay after deductible	Not Covered
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*Urgent Care Out of Network not covered

Broad national provider network of ~1M providers.

96% of Americans have access to our strong national provider network including physicians, care professionals, and care facilities. Easily locate in-network providers using our provider search tool at curative.com/get-care.

National

8,000
Hospitals

170K
Ancillary
Facilities

1M~
Professional
Providers

See a doctor from the comfort of home.

24/7/365

✱ Direct access to practicing family doctors and pediatricians

✱ Messaging, audio, or video chat

✱ \$0 copay



 **curative**
telehealth

Curative Guide to \$0 Care*

Two cards. One goal. Zero dollars.

We guarantee \$0 copays and deductibles for any doctor in our search*.

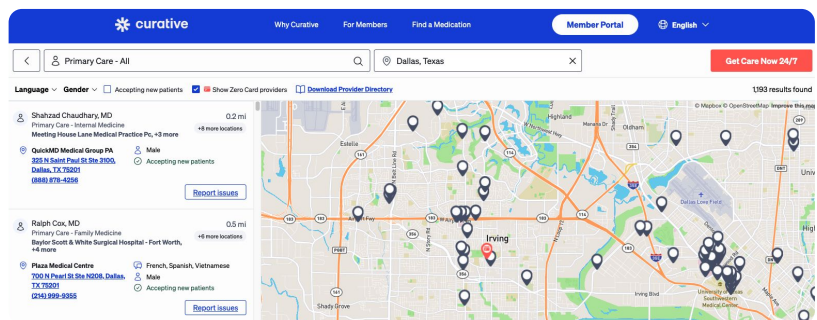
There are two options to provide payment covered by Curative:

- 1) insurance billing using the Curative Member ID Card and
- 2) cash pay using our unique Curative Zero Card.

Either way, members don't pay.

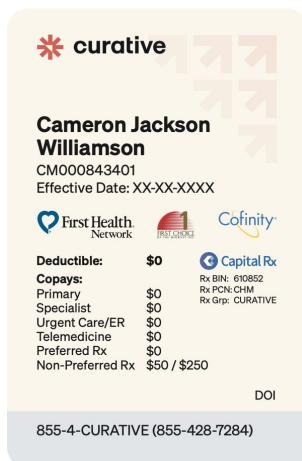
Start here Provider Search

All clinicians shown at curative.com/providers have \$0 out-of-pocket costs for covered services.



Option 1

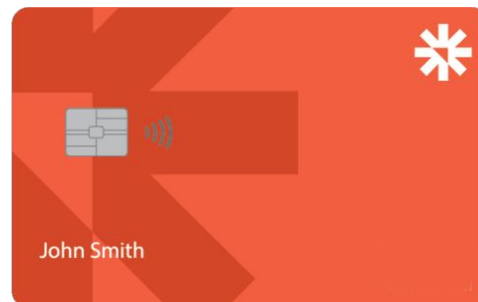
Member ID Card



Use the Curative Member ID Card first if the provider shows in our search.

Option 2

Curative Zero Card



Use the Curative Zero Card for any provider that shows as Zero Card in our search. Tell the front desk you will pay the cash price and hand over your Zero Card. Think of it as a payment card with no impact on credit.

It can be used for office visits, urgent care, behavioral health, and certain services without hospital stays. It does not include medications, labs and non-covered benefits.

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

Curative offers programs to **empower** members to be their **best self**.

***\$0 wellness and condition management.** Our diverse range of programs are designed to address specific health conditions and support individual health goals.



Mental Health

wellness programs designed to connect you to readily available mental health resources that address your individual needs.



Type 2 diabetes

one-on-one support, and regular check-ins for effectively managing Type 2 diabetes.



Galleri (50+)

a first-of-its-kind — a test that looks for a signal shared by more than 50 types of cancer with a single blood test.



Pelago

personalized treatment program to help overcome tobacco, alcohol, opioid, and cannabis use.



H-E-B

nutrition plans crafted by H-E-B certified nutritionists to cater to your dietary requirements. (Texas only)



Noom

a psychology-based program to encourage healthy lifestyle habits.



ClassPass

(For PPO Max members only, access to a 25-credit monthly membership is included in your plan.)



Hearing Aids

Access top-of-the-line hearing aids for \$0 out-of-pocket costs through covered audiologists and our convenient partnerships



* Curative offers funding options with full risk protection and opportunity to save real money on your plan

→ **Comparable pricing** so you can choose the funding option that best fits your needs

→ **Savings if claim costs beat expectations**
Level Funded plans share in 50% of savings at 15 mos. runout

	Fully-Insured	Level Funded
Guaranteed cost: Fixed, predictable monthly premiums	✓	✓
Total risk management	✓	✓
Opportunities to save based on claims	✗	✓
Stop Loss - Aggregate - 100% - Individual - \$25K	✗	✓
Detailed claims reporting	✓	✓
Additional compliance reporting (e.g. PCORI, ACA, COBRA Rates)	✗	✓



Your Current Rates

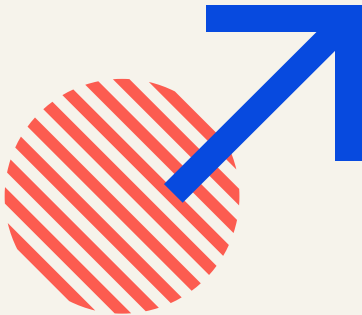
Current Plan Year: 9/1/2024 - 8/31/2025			
PPO+	Employees by Tier	Monthly Cost by Tier	Total Monthly Premium
Employee Only	17	\$575.79	\$9,788.43
Employee & Spouse	0	\$1,611.00	\$0.00
Employee & Child(ren)	3	\$1,094.60	\$3,283.80
Employee & Family	1	\$2,126.18	\$2,126.18
21			\$15,198.41

PPO	Employees by Tier	Monthly Cost by Tier	Total Monthly Premium
Employee Only	82	\$522.33	\$42,831.06
Employee & Spouse	2	\$1,461.44	\$2,922.88
Employee & Child(ren)	21	\$992.99	\$20,852.79
Employee & Family	3	\$1,928.79	\$5,786.37
108			\$72,393.10

EPO	Employees by Tier	Monthly Cost by Tier	Total Monthly Premium
Employee Only	218	\$443.82	\$96,752.76
Employee & Spouse	3	\$1,241.75	\$3,725.25
Employee & Child(ren)	44	\$843.71	\$37,123.24
Employee & Family	6	\$1,638.85	\$9,833.10
271			\$147,434.35

Current Total Monthly Cost	\$235,025.86
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	Amount	Type
Commissions	6%	% of prem



Your Renewal Quote

☐ Check here to indicate these plan(s) selected.

Renewal Plan Year: 9/1/2025 - 8/31/2026

PPO+	Employees by Tier	Monthly Cost by Tier	Total Monthly Premium
Employee Only	17	\$575.79	\$9,788.43
Employee & Spouse	0	\$1,611.00	\$0.00
Employee & Child(ren)	3	\$1,094.60	\$3,283.80
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Employee & Family	6	\$1,638.85	\$9,833.10
271			

Current Total Monthly Cost	\$235,025.86
Renewal Total Monthly Cost	\$235,025.86
Percentage Change	0.0%

Commissions	Amount	Type
	6%	% of prem

Subscribers	400
Membership	565

- ☐ Included in your plan are the following riders:
- ☐ Weight Loss Rider A
 - ☐ Weight Loss Rider B
 - ☐ IVF (In Vitro Fertilization) Rider
 - ☐ Chiropractic Rider
- ☒ **WAIVED all riders**



Upon acceptance of this renewal, we will prepare and send you the required Signature Documents

"The rate quote provided is conditional and subject to final underwriting of the group through the census provided to us, participation and contribution levels, as well as other information in the employer and employee-specific application and enrollment forms. An employer in receipt of this conditional rate quote should not cancel any existing group health coverage before obtaining a final quote from us after final underwriting has been completed. The coverage described may include a summary or abbreviated version of the actual insurance contract. The Group Policy and certificates of coverage are the contractual documents that will control in the event of any conflict."

Better health. Better outcomes for all.



Get in Touch

curative.com/healthplan



/CurativeInc



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@CurativeInc



@Curative



As seen in:



FAST COMPANY



ALM | BENEFITS PRO
LUMINARIES AWARDS 2024