




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, contact Member Services at (855)-428-7284 or visit [www.curative.com](http://www.curative.com). For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call (855)-428-7284 to request a copy.

Important Questions	Answers	Why This Matters:
<p><b>What is the overall <a href="#">deductible</a>?</b></p>	<p><b>With Baseline Completion:</b> \$0 in-network. \$10,000 individual/ \$20,000 family <a href="#">out-of-network</a></p> <p><b>Without Baseline Completion:</b> \$5,000 individual/\$10,000 family in-network. \$10,000 individual/\$20,000 family <a href="#">out-of-network</a></p>	<p>Generally, you must pay all the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a>, each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a>.</p> <p>Curative requires the completion of a Baseline Visit within 120 days of your effective date in the Curative Plan, to ensure you will pay the lowest cost (typically \$0) for your <a href="#">copays</a>, <a href="#">deductible</a>, and <a href="#">coinsurance</a>. The Baseline Visit is a meeting with a Curative Clinician to onboard you to the health plan and understand your health goals. The Baseline visit must be scheduled and completed within 120 calendar days of your effective date in the Curative Plan. In your first year, for the first 120 calendar days your costs will automatically align with the amounts noted for Baseline Completion, if you use a <a href="#">network provider</a>. Reference your benefit booklet for Baseline Visit requirements at renewal.</p> <p>If you do not complete the Baseline Visit within 120 days, the <a href="#">copays</a>, <a href="#">deductibles</a>, and <a href="#">coinsurance</a> shown in this and the following tables for “Without Baseline Completion” will apply.</p> <p>You are not required to answer health questions regarding disability or genetic information or complete medical examinations during the Baseline Visit in order to qualify as completed.</p>
<p><b>Are there services covered before you meet your <a href="#">deductible</a>?</b></p>	<p>Yes. <a href="#">Preventive care</a> and immunizations for children under the age of 6 are covered before you meet your <a href="#">deductible</a>.</p>	<p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a>. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>

Important Questions	Answers	Why This Matters:
<p>Are there other <a href="#">deductibles</a> for specific services?</p>	<p>No</p>	<p>You don't have to meet <a href="#">deductibles</a> for specific services</p>
<p>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</p>	<p><b>With Baseline Completion:</b>  For <a href="#">network providers</a> \$0 individual/ \$0 family;  Non-Preferred Brand Name &amp; Generic drugs and Non-preferred Specialty Drugs \$7,500/ Individual &amp; 15,000 family.  For <a href="#">out-of-network</a> providers \$15,000 individual / \$30,000 family.  <b>Without Baseline Completion:</b>  For <a href="#">network providers</a> \$7,500 individual/ \$15,000 family; for <a href="#">out-of-network</a> providers \$15,000 individual/ \$30,000 family.</p>	<p>The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.</p>
<p>What is not included in the <a href="#">out-of-pocket limit</a>?</p>	<p><a href="#">Premiums</a>, <a href="#">balance-billing</a> charges, health care this <a href="#">plan</a> doesn't cover</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>
<p>Will you pay less if you use a <a href="#">network provider</a>?</p>	<p>Yes. See <a href="http://www.curative.com">www.curative.com</a> or call (855)428-7284 for a list of <a href="#">network providers</a>.</p>	<p>This <a href="#">plan</a> uses a <a href="#">provider network</a>. You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a>. You will pay the most if you use an <a href="#">out-of-network provider</a>, and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays (<a href="#">balance billing</a>). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.</p>
<p>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</p>	<p>No</p>	<p>You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a>.</p>

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Provider (With Baseline Completion. You will pay the least)	Network Provider (Without Baseline Completion. You will pay more.)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's office or clinic</a>	Primary care visit to treat an injury or illness	\$0	\$25 <a href="#">copay</a> /visit	\$50 <a href="#">copay</a> /visit	None
	<a href="#">Specialist</a> visit	\$0	\$50 <a href="#">copay</a> /visit	\$100 <a href="#">copay</a> /visit	None
	<a href="#">Preventive care/screening/immunization</a>	\$0	\$0	\$50 <a href="#">copay</a> for <a href="#">Preventive Care/Screening</a> \$0 for immunizations for children under the age of 6	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRIs)	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Prior authorization</a> is required.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="#">curative.com/drugs</a>	Preferred drugs (includes certain Generic, Brand Name & Specialty drugs)	\$0	\$50 <a href="#">copay</a> /prescription	40% <a href="#">coinsurance</a>	<a href="#">Prior authorization</a> may be required. If you don't get <a href="#">prior authorization</a> , your drug may not be covered.  *For <a href="#">network providers</a> \$7,500 individual/ \$15,000 family.
	Non-preferred Brand Name & Generic drugs (annual max out-of-pocket)*	\$50 <a href="#">copay</a> /prescription*	\$100 <a href="#">copay</a> /prescription	40% <a href="#">coinsurance</a>	
	Non-preferred <a href="#">Specialty drugs</a> (annual max out-of-pocket)*	\$250 <a href="#">copay</a> /prescription*	25% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Prior authorization</a> is required.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Provider (With Baseline Completion. You will pay the least)	Network Provider (Without Baseline Completion. You will pay more.)	Out-of-Network Provider (You will pay the most)	
	Physician/surgeon fees	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$0	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a> (\$0 <a href="#">copay</a> with Baseline completion)	None
	<a href="#">Emergency medical transportation</a>	\$0	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a> (\$0 <a href="#">copay</a> with Baseline completion)	None
	<a href="#">Urgent care</a>	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Prior authorization</a> is required.
	Physician/surgeon fees	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
If you need mental health, behavioral health, or substance abuse services	Intensive Outpatient & partial hospitalization	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Prior authorization</a> may be required.
	Inpatient services	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Prior authorization</a> is required.
If you are pregnant	Office visits	\$0	\$25 <a href="#">copay</a> / visit (first visit only)	50% <a href="#">coinsurance</a>	None
	Childbirth/delivery professional services	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None
	Childbirth/delivery facility services	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Prior authorization</a> is required.
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Prior authorization</a> is required.
	<a href="#">Rehabilitation services</a>	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
	<a href="#">Skilled nursing care</a>	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
	<a href="#">Durable medical equipment</a>	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Prior authorization</a> required for equipment totaling over \$750, standard manual and electric breast pumps covered up to \$500.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Provider (With Baseline Completion. You will pay the least)	Network Provider (Without Baseline Completion. You will pay more.)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Hospice services</a>	\$0	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Prior authorization</a> is required. If you don't get <a href="#">prior authorization</a> , benefits could be reduced by 50% of the <a href="#">allowed amount</a> of the service.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	Not covered	None

## Excluded Services & Other Covered Services:

### Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Non-emergency care when traveling outside of the U.S.
- Cosmetic surgery
- Infertility Treatment
- Long-term care
- Private-duty nursing
- Routine dental care
- Routine foot care
- Routine vision care
- Weight loss programs

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Acupuncture (20 visits / plan year)
- Bariatric Surgery (once per lifetime)
- Chiropractic care (20 visits / plan year)
- Hearing Aids (limits apply. See Benefit Booklet)

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: for COBRA – U.S. Department of Labor – (866) 444-3272. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Curative Member Services at (855) 428-7284.

### Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

### Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al (855)-428-7284.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (855)-428-7284.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (855)-428-7284.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' (855)-428-7284.

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*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
[Diagnostic tests](#) (*ultrasounds and blood work*)  
[Specialist](#) visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$0</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)  
[Diagnostic tests](#) (*blood work*)  
[Prescription drugs](#)  
[Durable medical equipment](#) (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$0</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$0</b>

Note: These numbers assume the patient HAS completed their Baseline Visit. If you have not completed your Baseline Visit, you will incur Deductible, Copayment and Coinsurance for each of these examples.