



## Your Backup for Care

As the fresh face in health plans, we know some doctors might not recognize us just yet. But your health shouldn't have to wait. This handy card takes care of your costs\* and reassures you of your benefits.



## VIP Access: Nominate Your Provider, Amplify Your Care

In addition to being a ticket to in-network care, we're rolling out the red carpet for employees with a brand new Curative Zero Card feature. Starting 7/1/24, you can nominate your preferred healthcare providers—be it your family doctor, your go-to therapist, or the specialist you swear by. Following a quick nomination process, you can bring your go-to providers into the fold through the Zero Card. We're removing barriers to top notch healthcare.

### Questions?

Call Member Services, available 24/7/365 at 855-428-7284.

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

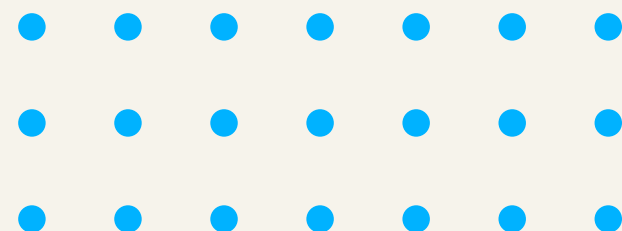
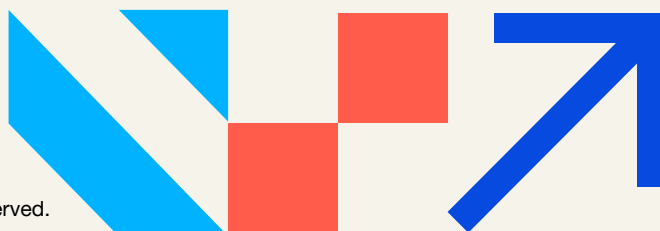
*Curative Zero Card Visa® Commercial Credit cards are issued by Celtic Bank. Additional Terms & Conditions can be found in your Member Portal Account at [health.curative.com](https://health.curative.com).*

### What's usually approved?

- \* Office visits, urgent care visits, and certain outpatient visits at approved providers listed in the Curative Provider Search\* or that you nominate

### What will not be approved?

- \* Prescriptions, non-covered plan benefits



# Next-steps for Hassle-free Healthcare

## Here's how you can access your Zero Card:

### Step 1

To get started, you'll first need to activate the Curative Zero Card by logging into the member portal at [health.curative.com](https://health.curative.com) and selecting "Zero Card" to follow the activation steps. Once completed, you'll have access to the digital Curative Zero Card instantly.

You'll receive a physical card in the mail shortly after your plan start date.

*Note: Curative members must be 18 or older to access the card.*

### Step 2

If your provider is not on the Curative Provider Search at [curative.com/providers](https://curative.com/providers), call Member Services at 855-428-7284 for approval or nominate your provider. Skip this step if your provider is listed.

### Step 3

Simply give the provider's office your Zero Card for payment and you're all set!

## Here's how to nominate a preferred provider:

### Step 1

To submit a nomination, visit [cur.tv/zero-card-nominate](https://cur.tv/zero-card-nominate).



### Step 2

We'll review your nomination, ensuring minimal wait times before you hear back from us.

### Step 3

Once approved, your healthcare journey continues uninterrupted with your preferred provider, using the Zero Card.

### Step 4

If you exceed the typical spending amount with this provider in the future, you might need to contact Member Services to request additional usage.

