



# Curative Zero Card: A Better Guarantee for In-Network Care



As members navigate the complex landscape of health insurance, we understand the challenges employees face when seeking in-network healthcare, especially with providers who may not yet be familiar with our new health plan. That's why we're introducing the Curative Zero Card, designed to streamline and simplify the member experience.

## The Challenge

Many health insurers' online directories can be inaccurate or outdated, leading to potential issues for patients and healthcare professionals. Some providers may mistakenly believe they don't accept Curative insurance, even when they do. This confusion can result in unwarranted denials and inconvenience for our members.

## The Solution: Curative Zero Card

To address this challenge and ensure members receive the care they need, we present the Curative Zero Card. This card serves as an additional commitment to in-network coverage, mitigating potential problems and enhancing their overall healthcare journey.

## Why Curative Zero Card?

Curative believes in empowering members to access in-network healthcare confidently. In the face of provider unfamiliarity, the Curative Zero Card acts as their advocate, guaranteeing they receive the benefits they deserve without unnecessary delays or denials.



## How It Works:

- 1 All members receive a digital Curative Zero Card, or a physical one upon request.
- 2 A member finds an in-network provider using our provider search tool.
- 3 In some instances, when presenting the Curative insurance card, the provider does not know they're in-network with Curative or First Health and is unwilling to accept the insurance.
- 4 Members call Curative Member Services to verify the provider is in-network.
- 5 Members present the Curative Zero Card during the appointment payment process.
- 6 In-network benefits are applied seamlessly, ensuring a worry-free experience.