Member Portal Registration User Guide



Curative Health Plan

No Copays. No Deductibles. No…Really.

A new kind of employer-sponsored health insurance that lets you focus on your health care, not your health costs.

curative

Walk Through Member Portal

This guide will walk you through how to use the member portal. It will also provide links and other useful information not already included in this document.

TABLE OF CONTENTS

PORTAL DASHBOARD 4

MEMBER INSURANCE CARD 5

HOW TO VIEW, PRINT, OR REQUEST A PHYSICAL COPY OF YOUR INSURANCE CARD 5

To view your ID card 5

To print your insurance card 6

To request a physical copy of card 6

To View, Print, or Request your dependent's ID Card 6

MEMBER CARE 7

FINDING A DOCTOR, SCHEDULING AN APPOINTMENT, AND OTHER CARE OPTIONS 7

How to schedule a baseline appointment at the Commons 8

CURATIVE PHARMACY 11

USING CURATIVE PHARMACY TO TRANSFER MEDICATIONS AND REQUESTING REFILLS 12

To request a prescription be transferred to the Curative Pharmacy 12

To request a refill 13

Finding a provider that is in network 14

How to determine if a drug is covered 16

How to Access Virtual Urgent Care 17

PLAN BENEFITS AND COVERAGE 19

VIEW PLAN INFORMATION AND SUMMARY OF BENEFITS 19

To view dependents on plan 20

Locate the cost of benefits under your plan 20

View Out-of-Pocket Costs 22

Claims 23

Submit and appeal claims 23

TABLE OF CONTENTS (cont.)

RESOURCES 24

LEARNING MORE ABOUT CURATIVE RESOURCES 24

Finding your Curative Medical Benefits Booklet 25

Looking up Medical Forms 26

Estimate the cost of your care 27

Frequently Asked Questions (FAQ) 28

MY PROFILE INFORMATION 29

HOW TO VIEW AND UPDATE MY PROFILE 29

How do I view my profile 29

How do I update my profile 29

Tips and Warnings:

The following symbols will help identify helpful tips and any possible issues a user may encounter during the registration process.

This color symbol indicates a tip or hint to make the process easier.

This color symbol indicates that a certain step is very important. Pay careful attention to information following this symbol.

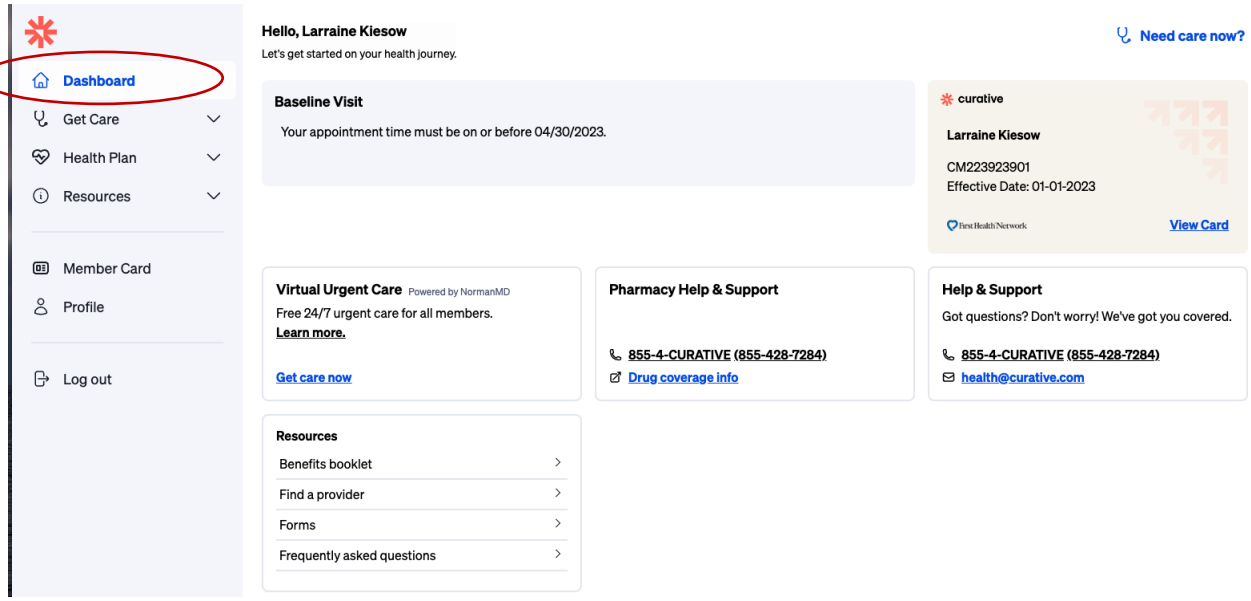
For more information:

For questions about the information found in this user guide, please contact Curative customer service at curative.com/support or through our help line at 855-428-7284 or health@curative.com.

PORTAL DASHBOARD

The dashboard is the first screen that appears after logging into Curative Health Care. All instructions in this guide will start from the dashboard. You can return to the dashboard at any time by clicking **Dashboard** on the lefthand side of the page.

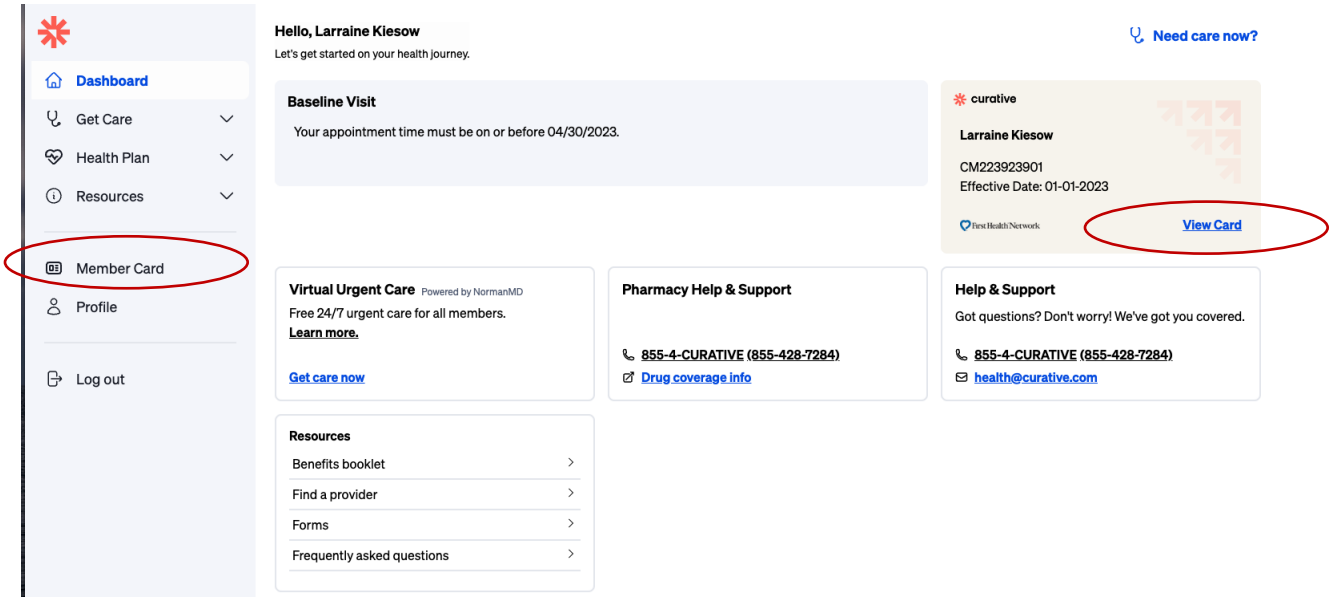
Figure 1 Dashboard



MEMBER INSURANCE CARD

HOW TO VIEW, PRINT, OR REQUEST A PHYSICAL COPY OF YOUR INSURANCE CARD

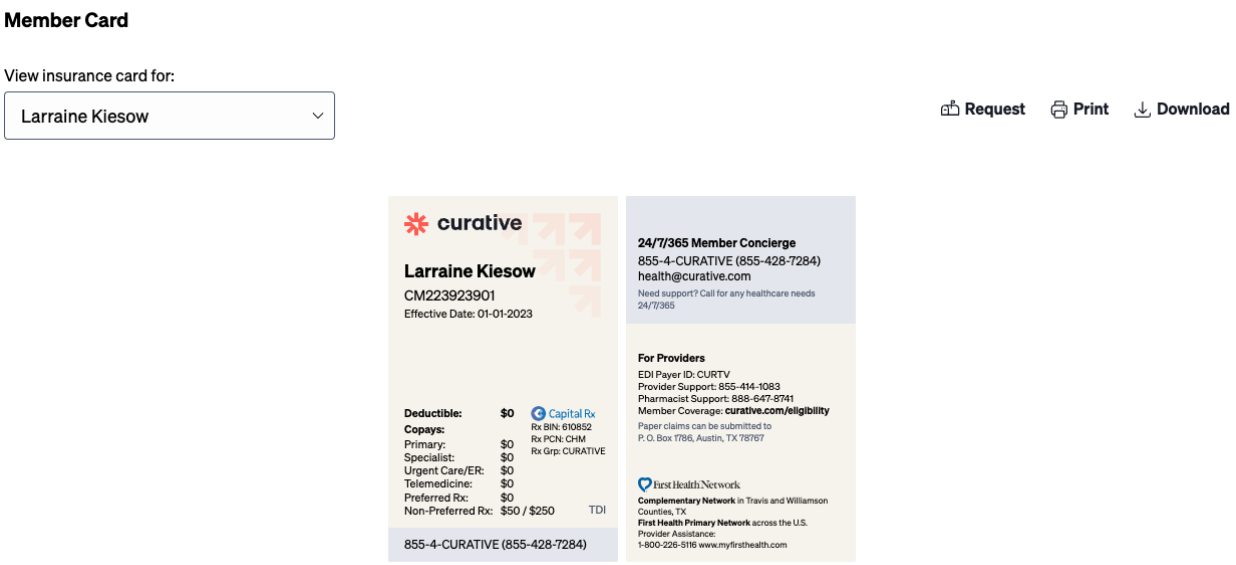
Figure 2 ID Card Access from Dashboard



To view your ID card

1. To view your ID card, click on **Member Card** on the lefthand side of your dashboard (or click on **View Card** from the righthand side of the dashboard).
2. A virtual version of your insurance card will appear on the screen.

Figure 3 Insurance Card Screen



To print your insurance card

1. To print a copy of your insurance card, click on **Print**.
2. Follow the printing instructions for your selected printer.

To request a physical copy of card

1. To request a physical copy of your insurance card, click on **Request**.
2. A popup box will appear confirming the request for a physical card. The card will be sent to the address you entered when signing up for the plan.

If your address is not correct, contact Curative to update it and request that they send you the card.

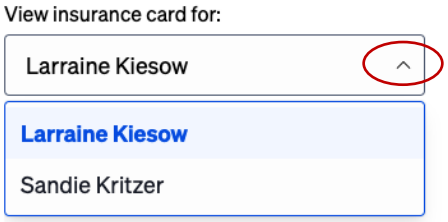
Requesting a physical copy of the insurance card will not be possible until at least 2 weeks after coverage has started.

3. Click **Confirm and Send**.

To View, Print, or Request your dependent's ID Card

1. To see your Dependent's ID card, click on the arrow next to your name under **View insurance card for**.

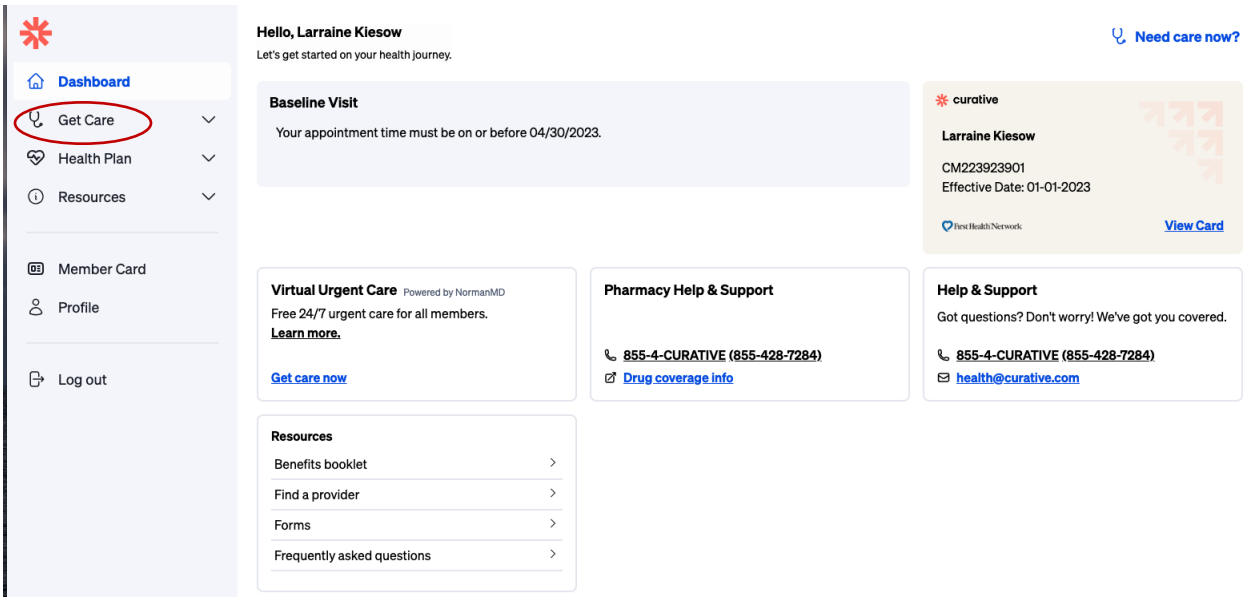
Figure 4 Dependents Dropdown



2. The names of your dependents will appear. Click on the dependent to see their card. Follow instructions above to print or request card for your dependent.

MEMBER CARE

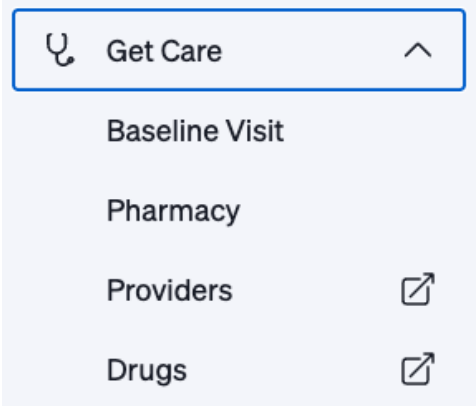
Figure 5 Find Member Care from Dashboard



FINDING A DOCTOR, SCHEDULING AN APPOINTMENT, AND OTHER CARE OPTIONS

1. To view your care options, click on **Get Care** on the lefthand side of your dashboard.
2. The following options will appear:

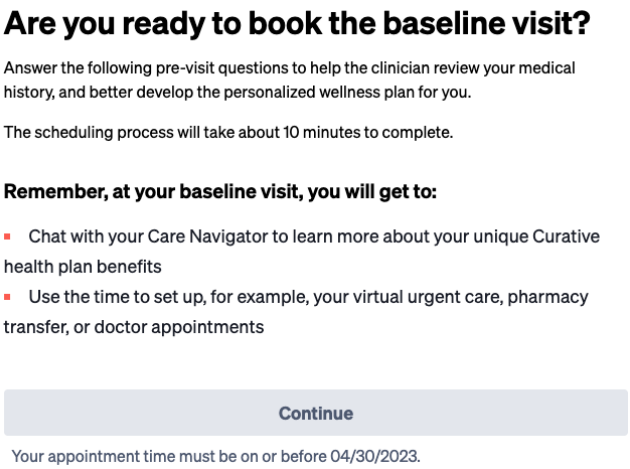
Figure 6 Get Care Options



How to schedule a baseline appointment at the Commons

1. Click on **Baseline Visit** from the **Get Care** options.

Figure 7 Baseline Introduction Example



To receive 0$ copay and 0$ deductible, please schedule your baseline visit before the date listed at the bottom of this page.

2. Click on **Continue**.
3. Confirm your personal information is correct by clicking **This is correct**.

   <or>

4. Update the information by clicking **I need to update**.

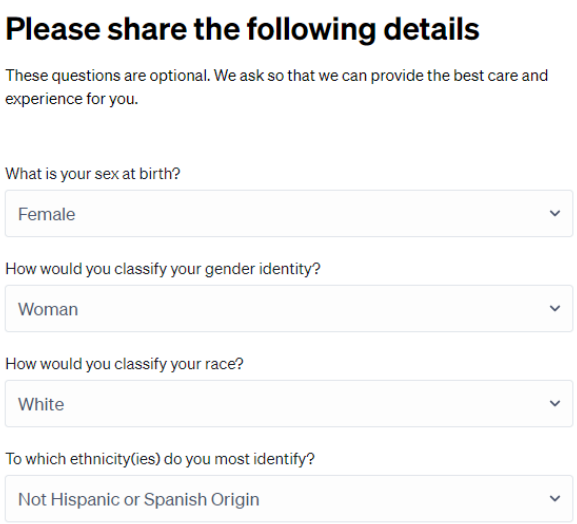
   a. If you choose to update your information, make the necessary changes, and then select **Save changes**.

   b. Double-check that your information is now correct and then click **This is correct**.

5. Enter a few details about yourself. You will have the option not to share this information, if that is your preference.

    a. Sex at birth.
    b. Your preferred gender classification.
    c. Your race classification.
    d. Your ethnicity(ies).

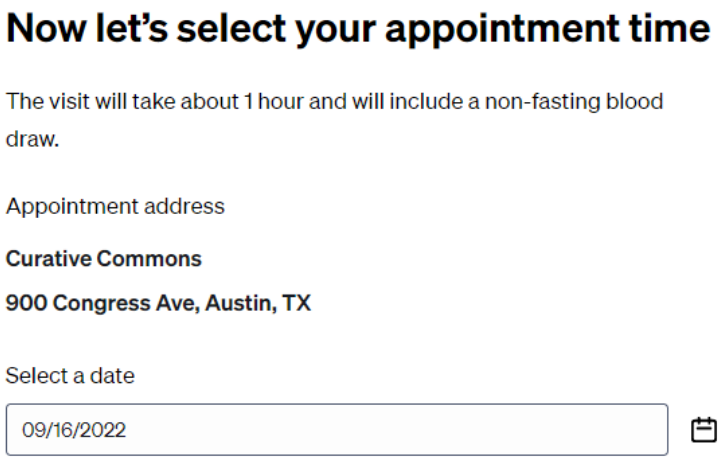
Figure 8 Personal Information



6. Click **Continue**.
7. Electronically sign the Assignment of Benefits by clicking **I agree to use electronic records and signatures**.
8. Click **Continue**.

9. Select the date of your appointment.

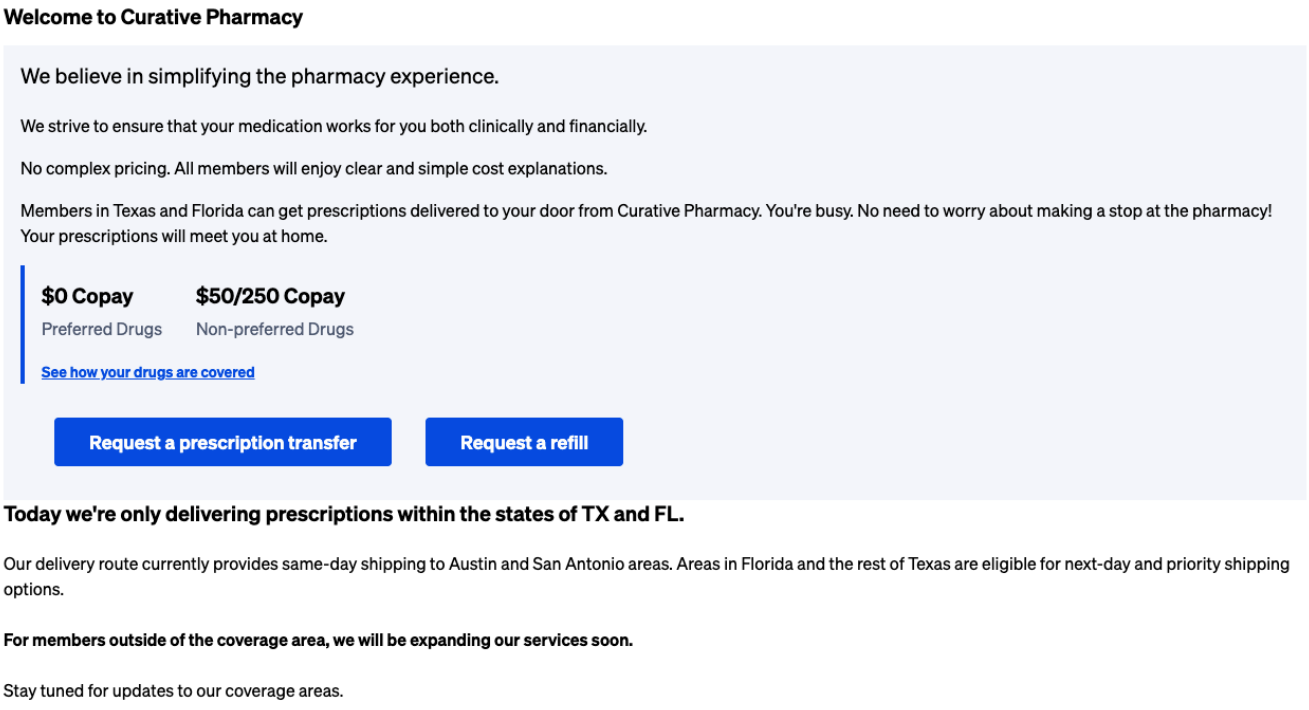
Figure 9 Selecting your Appointment Time



10. Once a date has been selected, a list of times will appear. If no times are listed, you will need to pick another date.
11. Select the time slot for your appointment and click **Continue.**
12. Confirm your appointment time and location by clicking **Confirm**.

CURATIVE PHARMACY

Figure 10 Curative Pharmacy Welcome Page



- If you are in Texas or Florida and have questions about prescription delivery, contact Curative at health@curative.com.

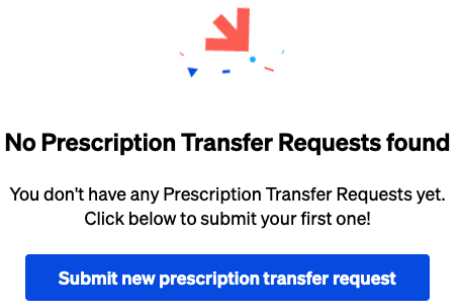
- If you are not in Texas or Florida, the Curative Pharmacy is not currently available to you; however, Curative is working on expanding to new state soon. Contact Curative for more information.

USING CURATIVE PHARMACY TO TRANSFER MEDICATIONS AND REQUESTING REFILLS

To request a prescription be transferred to the Curative Pharmacy

1. Click on **Pharmacy** from the **Get Care** options.
2. Click on **Request a prescription transfer**.
3. If you have not already transferred a prescription, you will see the following screen; otherwise, you will be taken to the **Prescription Transfer Request Form**.

Figure 11 New Transfer Request

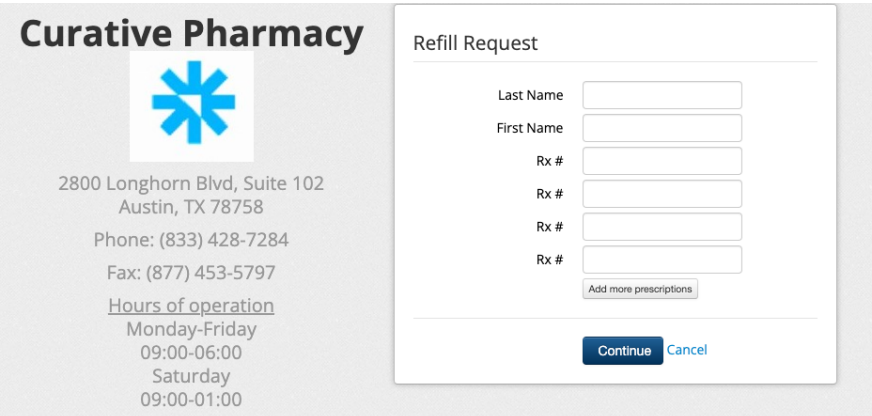


4. Click on **Submit new prescription transfer request**.
5. Fill out the **Prescription Transfer Request Form** and click **Submit**.

To request a refill

1. Click on **Pharmacy** from the **Get Care** options.
2. Click on **Request a refill**.

Figure 12 Refill Request Form

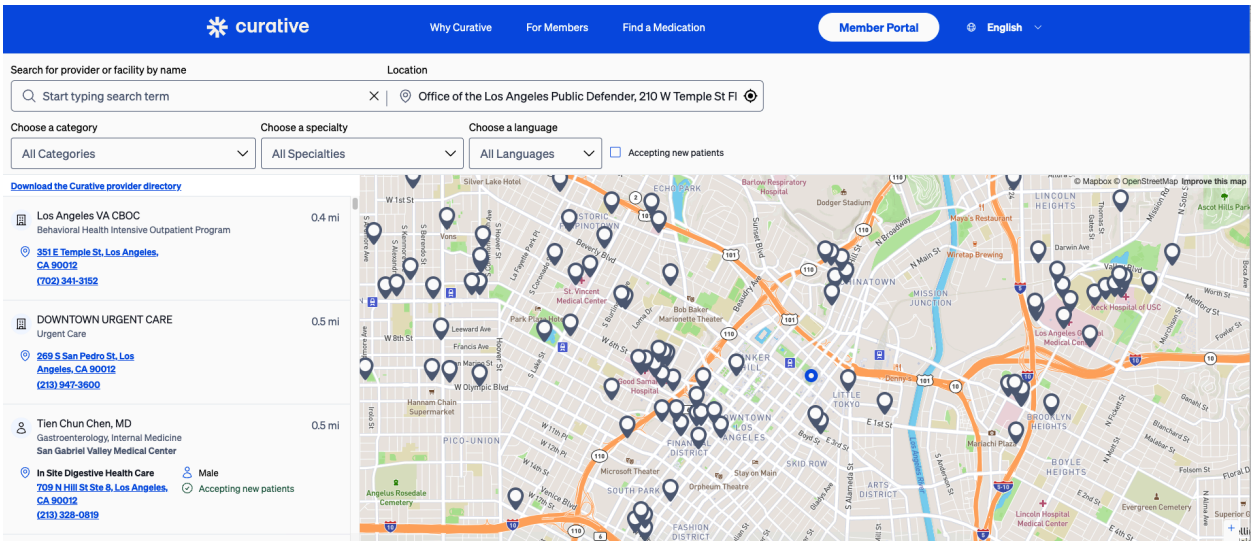


3. Fill out the **Refill Request form**.
4. If you are refilling more than one prescription, click on **Add more prescriptions** and fill out the additional forms.
5. Click **Continue**.

Finding a provider that is in network

1. To search for an in-network provider, click on **Providers** from the **Get Care** options.

Figure 13 Provider Search Screen

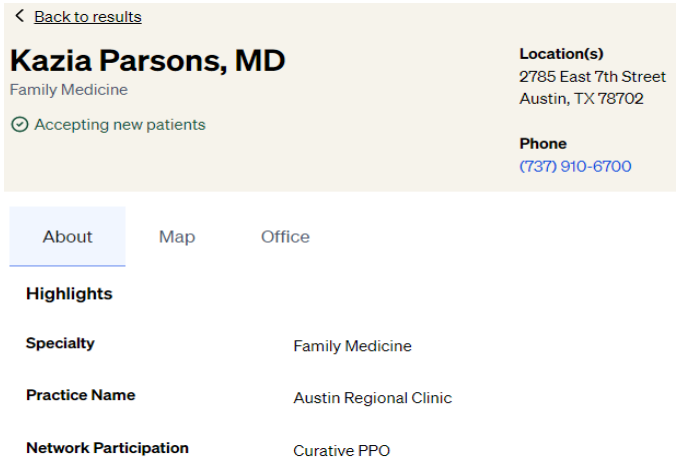


2. If you know the name of the provider or facility, enter it in the box provided.
3. Specify the location of the provider or facility.
4. If you are looking for a provider/facility in a specific specialty, choose the specialty from the drop-down menu.
    a. Examples of specialties include:
        i. Cardiology
        ii. Psychology
        iii. Oncology
        iv. Etc.
5. If you are looking for a specific category of provider/facility, choose the category from the drop-down menu.
    a. Examples of categories include:
        i. Primary Care Providers
        ii. Pharmacies
        iii. Labs
        iv. Etc.
6. If you prefer a doctor that speaks a language other than English, choose a category from the Choose a Language drop down menu.

Not all languages listed have a corresponding doctor that speaks that language. If you have concerns about a language barrier with a medical professional, please contact Curative for assistance.

7. If you are looking for providers/facilities that are accepting new patients, click on the box next to **Accepting new patients**.
8. Once you have filled in at least one of the search fields, a list of matching providers/facilities will appear.
9. Click on a provider/facility to learn more about them.

Figure 14 Example Provider

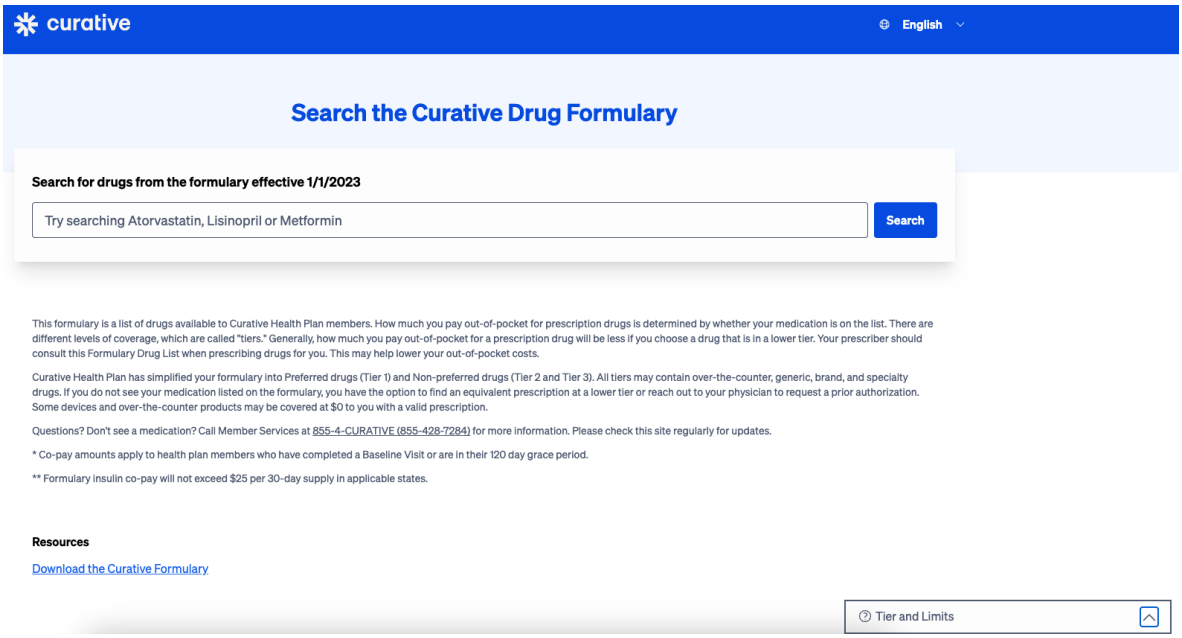


10. The information page will include the location and phone number of the provider/facility.
11. Click on **About**, **Map**, or **Office** for more information about the provider or facility.
12. To go back to your list of providers/facilities, click **Back to Results**.

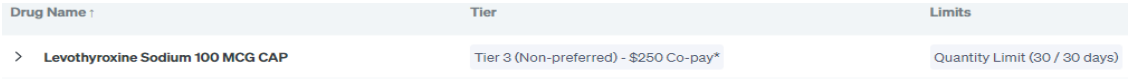
How to determine if a drug is covered

1. To search for in-network pharmaceutical drugs, click on **Drugs** from the **Get Care** options.

Figure 15 Formulary Drug Search Screen



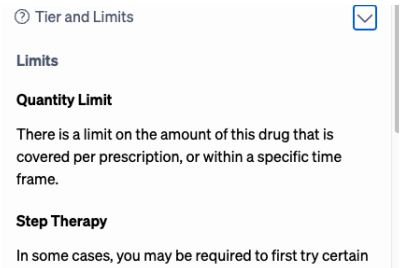
2. Enter the name of the drug (generic or brand name) in the box provided.
3. Pick the matching drug and dosage from the list.



4. The information about the drug will appear, including the drug tier and the prescription limits.
5. For a more extensive list of in-network drugs, click on the link **Download the 2022 Curative Drug Formulary**.
6. Open the downloaded file.

To learn more about Tiers and Limits, click on the up arrow next to Tiers and Limits on the bottom right of the screen. Use the scroll bar to see all the relevant information. Contact Curative with any questions.

Figure 16 Tiers and Limits Information



How to Access Virtual Urgent Care

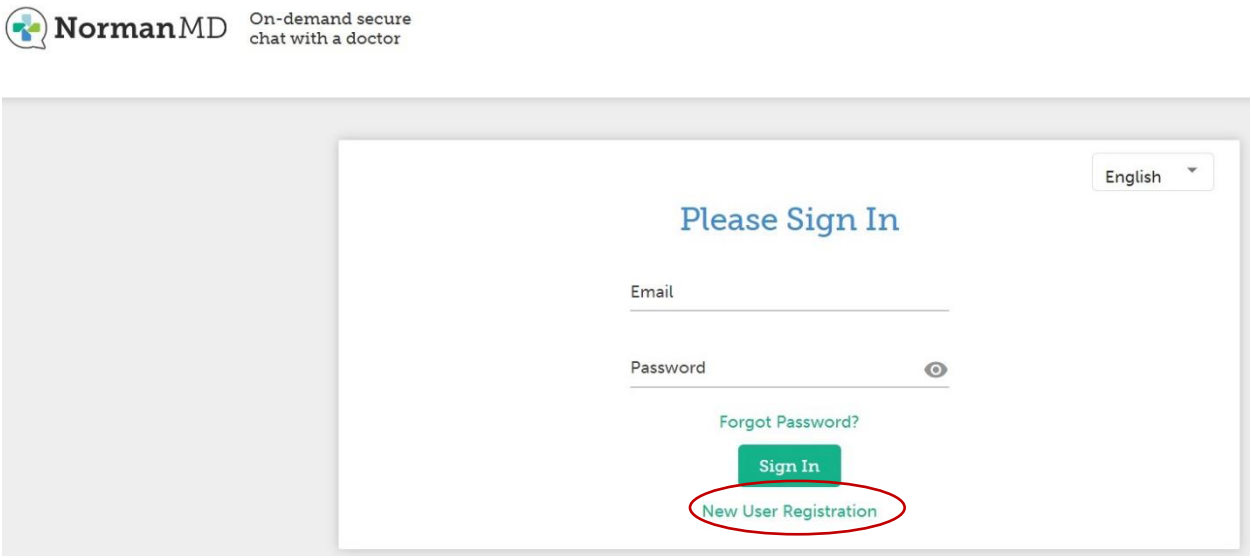
Virtual Urgent Care is currently only available to our members in Texas.

1. To access the Virtual Urgent Care, click on **Virtual Urgent Care** from the **Get Care** options.

You can also reach Virtual Urgent Care from your dashboard by clicking on **Need care now?** at the top right of the screen.

2. You will be re-directed to NormanMD, the Virtual Urgent Care site.

Figure 17 Norman MD Screen

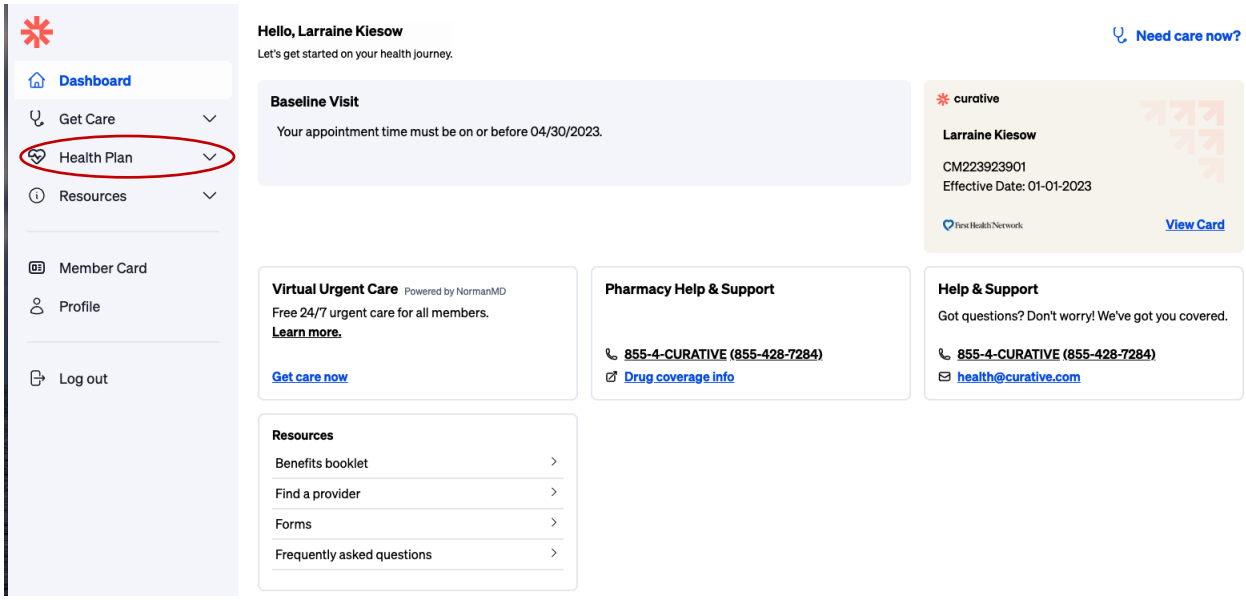


3. If it is your first time visiting NormanMD, you will need to register.
    a. Click on **New User Registration**.
    b. Enter your First Name.
    c. Enter your Last Name.
    d. Enter your Date of Birth.
    e. Click **Register**.
4. Enter a username and create a password.
5. Complete member registration by answering a few key questions. Registration takes about 4 minutes.
6. Sign into NormanMD using the username and password entered earlier.
    a. You will be required to verify your account using 2-factor authentication.

7. Click on **Start Visit**.
8. Under **Who is This Visit For?** choose yourself or a dependent.
9. Accept the site disclaimer for your state.
10. Select the name of the person registering.
11. Under **Medical Information**, verify or update the medical information listed:
    a. Medical history
    b. Primary care provider (PCP)
    c. Pharmacy
    d. Allergies
    e. Medications
    f. Surgeries
12. Under **Providers Available**, select the preferred provider for this virtual visit.
13. Under **Reasons for Visit**, check the reason(s) for your visit.
14. Click on **Start Visit**.
15. You will be connected to a secure chat.
    a. Provider can initiate audio and/or video in addition to chat.
    b. Audio and video are NOT saved.
    c. Member or provider can send attachments.
    d. The provider can prescribe medication(s).
16. Either the member or provider can initiate the end of visit by clicking **End Visit**.

PLAN BENEFITS AND COVERAGE

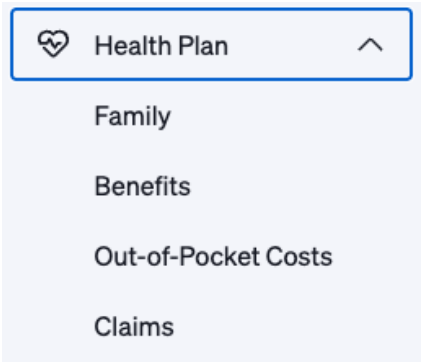
Figure 18 Health Plan from the Dashboard



VIEW PLAN INFORMATION AND SUMMARY OF BENEFITS

1. To view your health plan benefits, click on **Health Plan** on the lefthand side of your dashboard.
2. The following options will appear:

Figure 19 Health Plan Options



To view dependents on plan

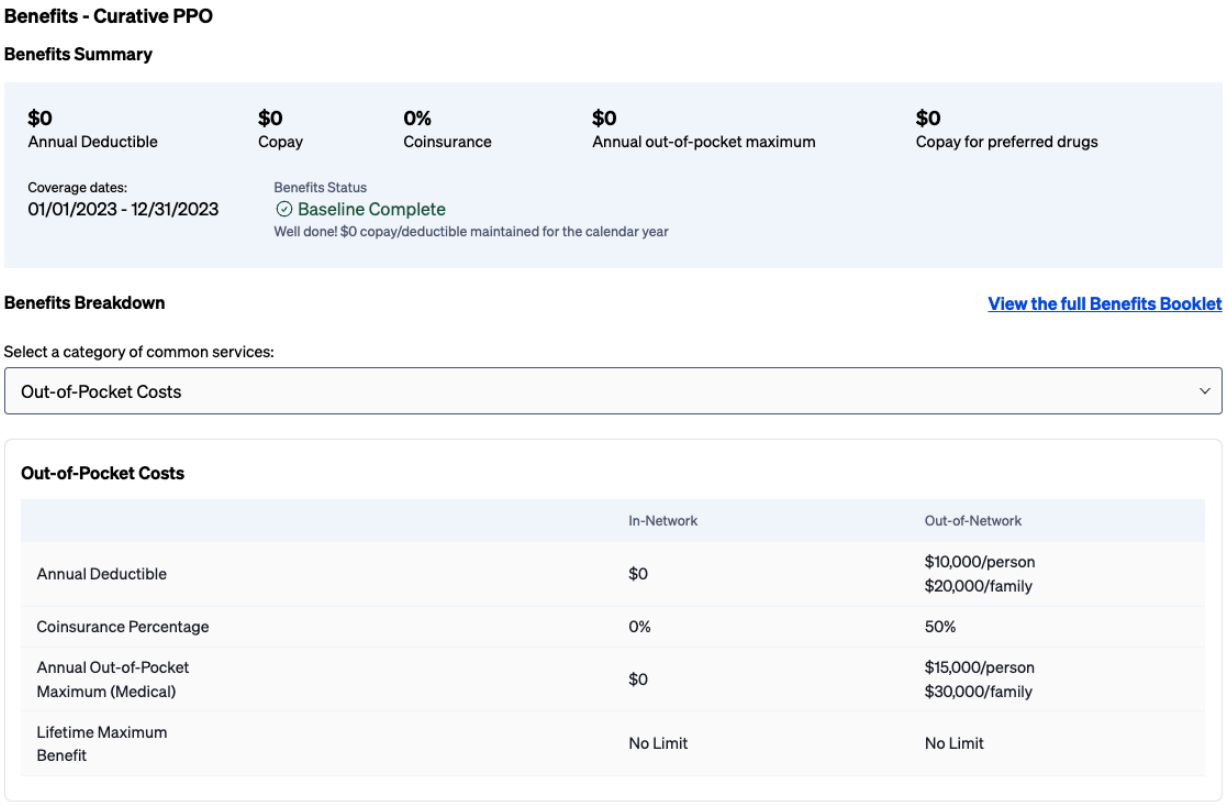
1. To view the dependents included in your plan, click on **Family** under the **Health Plan** options.
2. You and your dependents will be listed.

From here, you can add your dependent's email address if you did not do so during registration.

Locate the cost of benefits under your plan

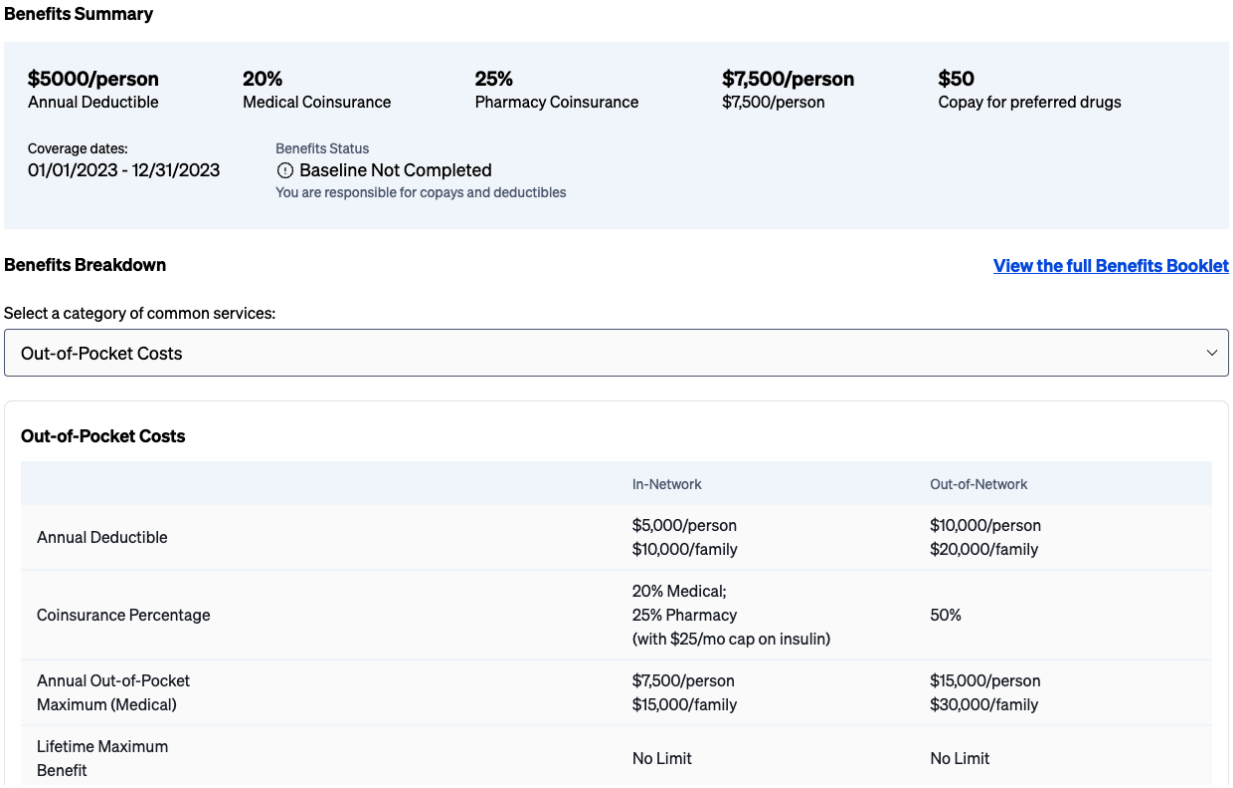
1. Click on **Benefits** under the **Health Plan** options.
2. There are a two coverage options:
    a. Curative In-Network with a baseline exam.

Figure 20 Coverage Example with Completed Baseline Visit



b. Curative In-Network without a baseline exam.

Figure 21 Example Coverage without Completed Baseline Visit



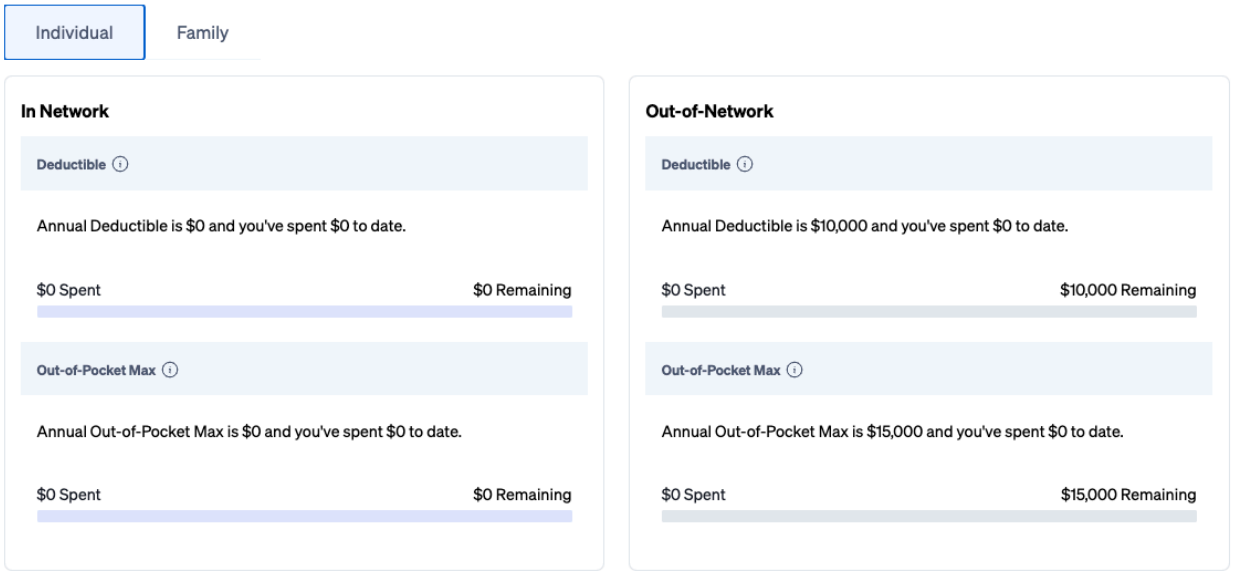
3. Click on **Select a category of common services** to select a service.
4. Coverage for each service will appear below the dropdown box.

View Out-of-Pocket Costs

Out of Pocket Costs are a running total of money you paid towards your out-of-pocket maximum for covered services. This includes any copays, coinsurance, and other health care costs, but not your monthly premium payments.

1. Click on **Out of Pocket Costs** from the **Get Care** options.

Figure 22 Example of Out of Pocket Coverage with Baseline Visit



These numbers will change based on your plan and baseline status.

Claims

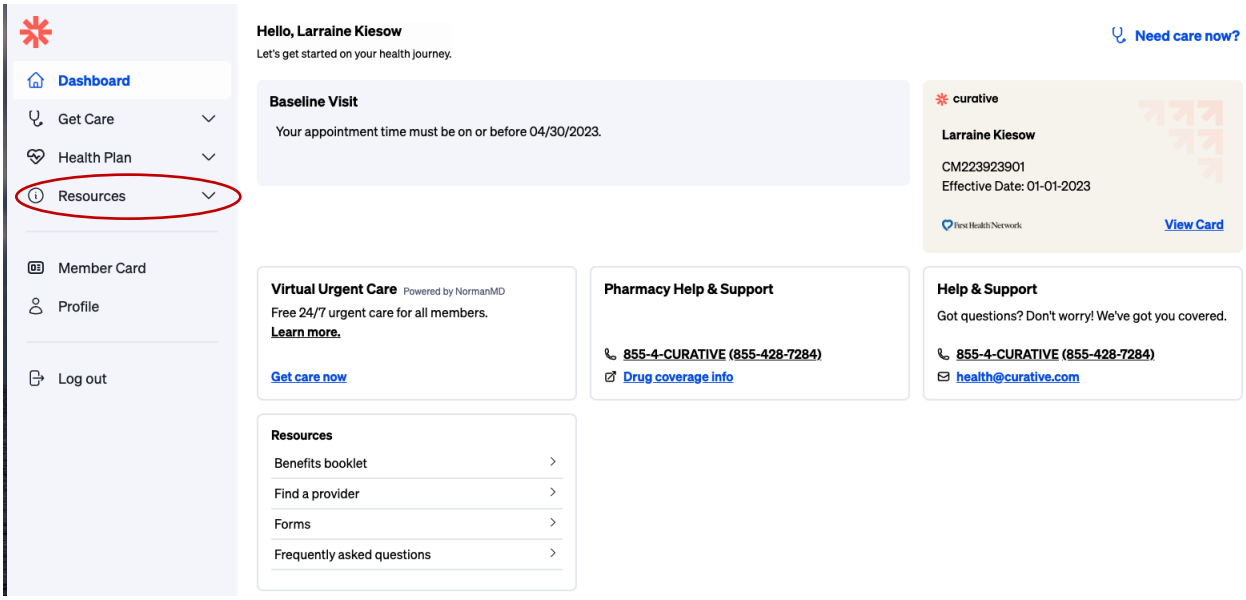
1. To see a list of the claims on your account, click on **Claims** under **Get Care** options.
2. The following information is listed under Claims:
    a. Claim #
    b. Claim Status
    c. Member
    d. Date of birth
    e. Provider
    f. Date of Service
    g. Provider Charged
    h. Allowable Amount
    i. Curative Pays
    j. Member Responsibility

Submit and appeal claims

1. To submit or appeal claims, contact Curative at health@curative.com.

RESOURCES

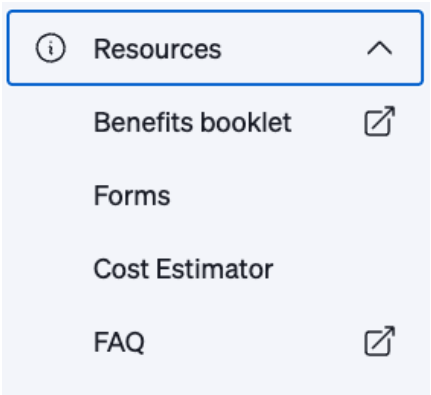
Figure 23 Finding Resources from Dashboard



LEARNING MORE ABOUT CURATIVE RESOURCES

1. To view Curative Resources, click on **Resources** on the lefthand side of your dashboard.
2. The following options will appear:

Figure 24 Resources Options



1. Click on **Benefits booklet** under the **Resources** options.

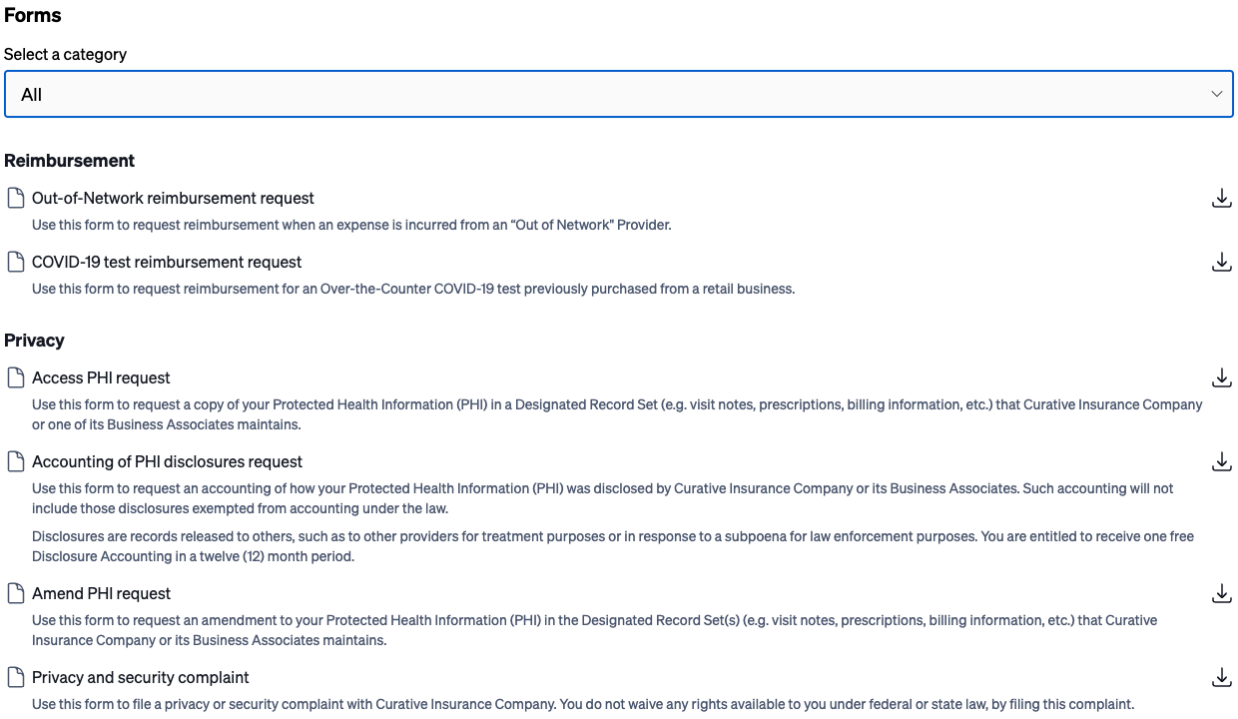
Figure 25 Benefits Booklet Cover



2. Scroll through pages to read your Benefits booklet.
3. You can also download or print your booklet from this screen.

4. Click on **Forms** under the **Resources** options.

Figure 26 Forms Lookup



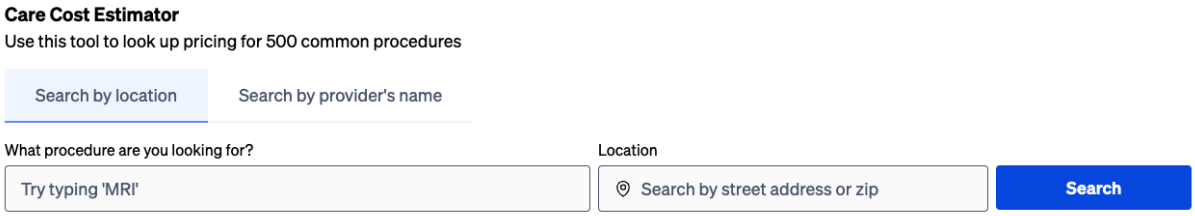
5. Select a category of the form you need.

6. Click the download icon ( ) to download the form.

Contact Curative with any questions about finding or filling out a form.

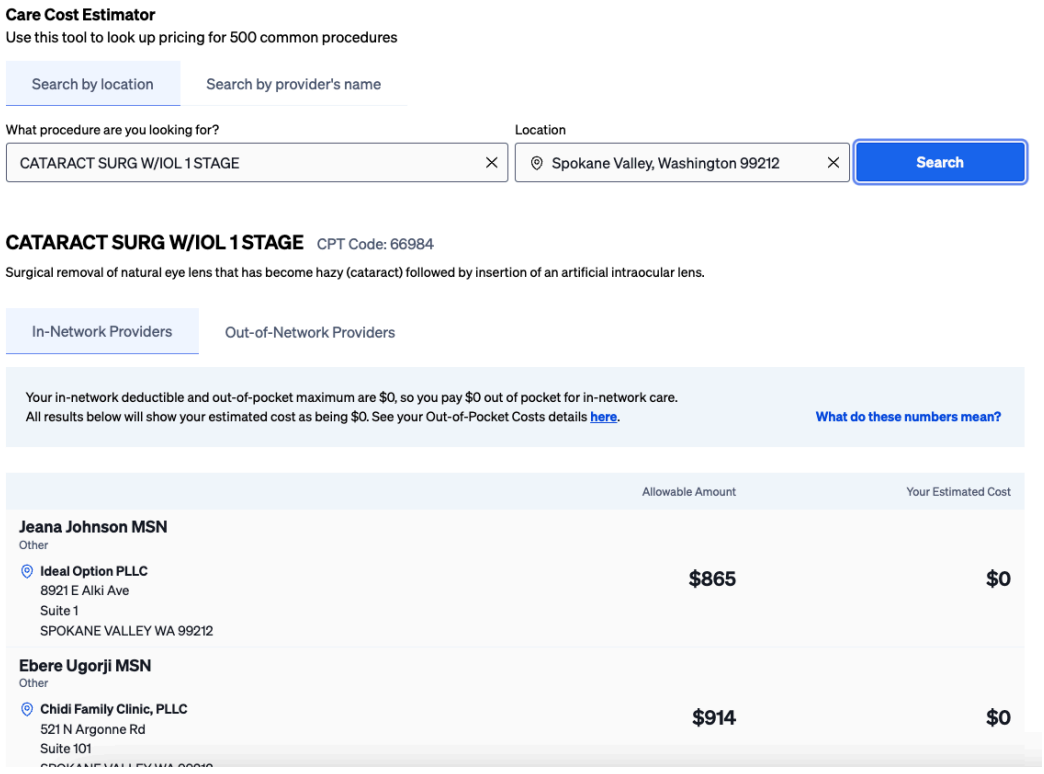
1. Click on **Forms** under the **Resources** options.

Figure 27 Cost Estimator Screen



2. Choose whether to search by location or provider's name.
3. Enter the procedure.
4. Enter location or provider (depending on what you chose in step 2).
5. Click on **Search**.

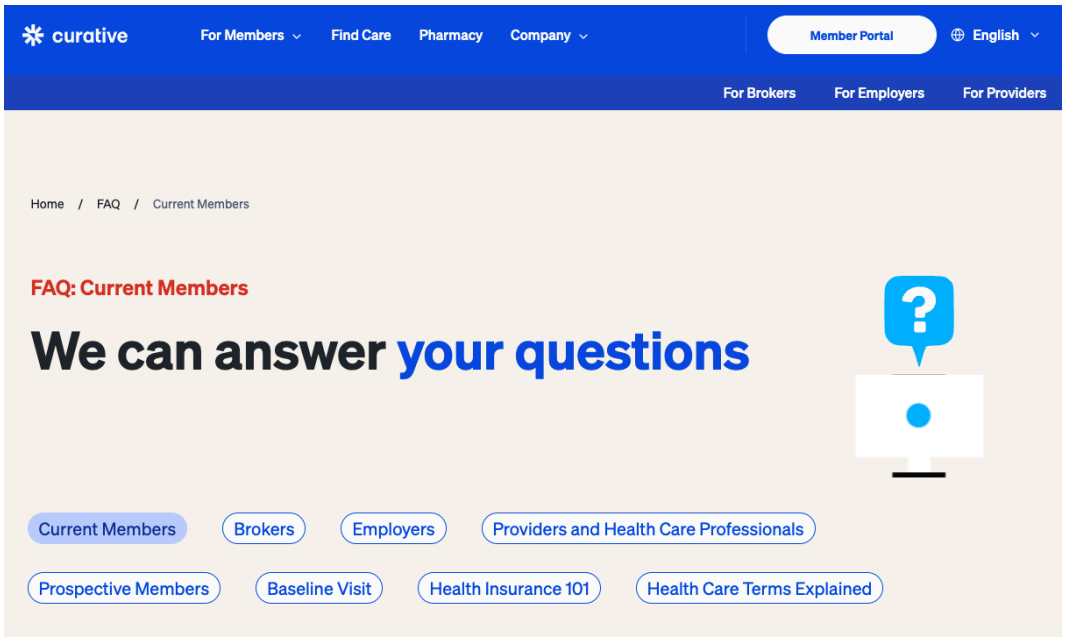
Figure 28 Example Cost Estimator with Completed Baseline Visit



- Cost Estimators will vary based on whether you have completed your baseline visit or not.
- Some providers/locations cannot display estimated costs. For more information, contact Curative.

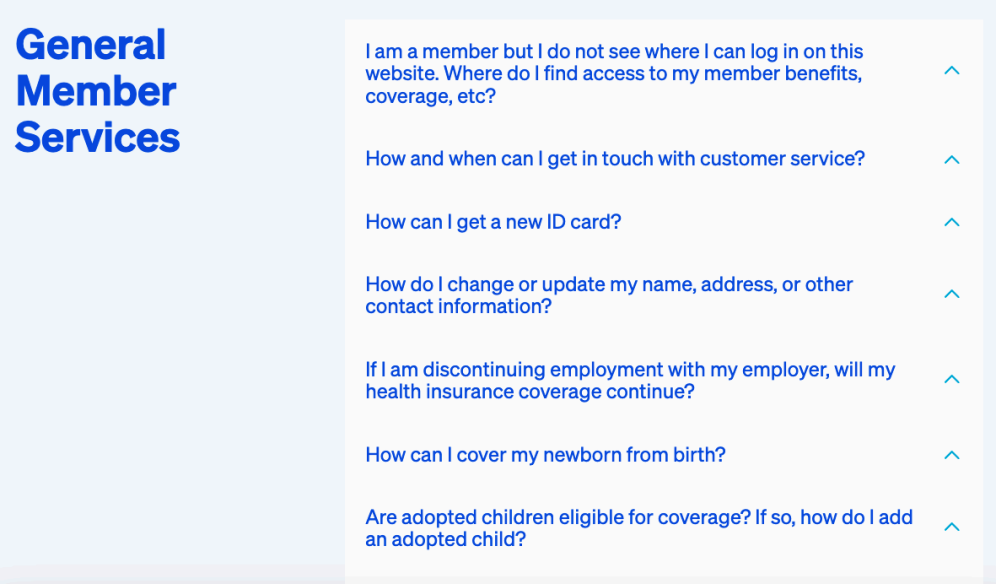
1. Click on **FAQ** under the **Resources** options.

Figure 29 Frequently Ask Questions Page



2. Click on the options provided for a list commonly asked questions.

Figure 30 Example of Questions Related to Members

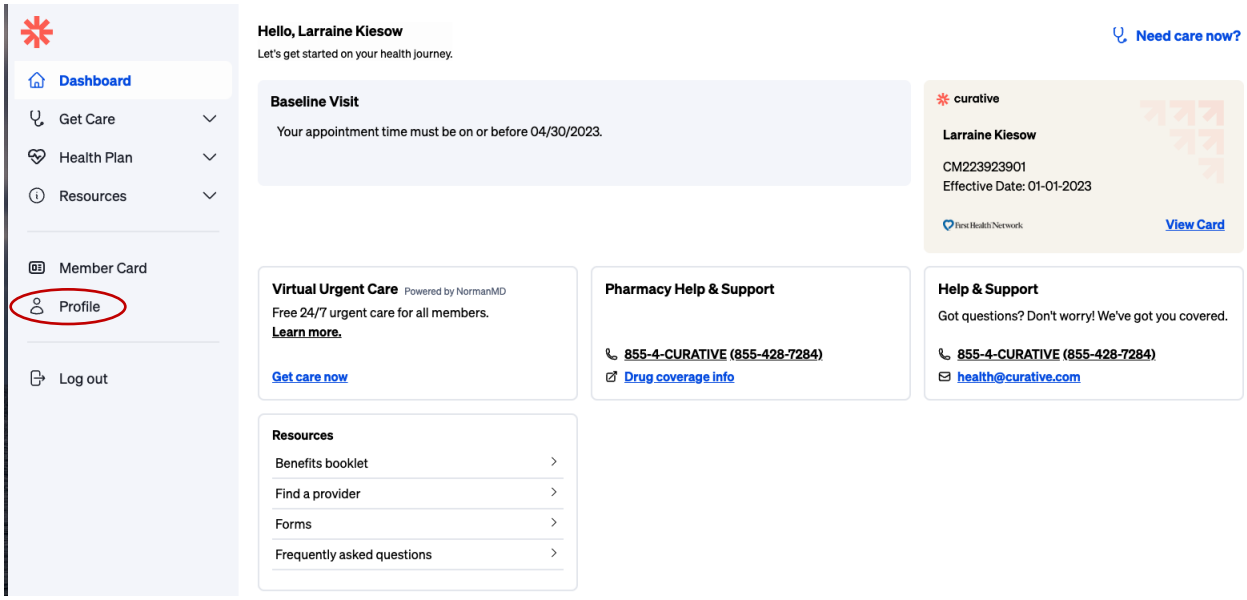


3. Click on the arrow (^) next to each question for the answer to that question.

If you cannot find the answer you are looking for, please contact Curative.

MY PROFILE INFORMATION

Figure 31 Profile from Dashboard



HOW TO VIEW AND UPDATE MY PROFILE

How do I view my profile

1. To view your profile, click on **Profile** from the lefthand side of the dashboard.
2. Your personal profile will appear.

How do I update my profile

1. To update your profile, click on **Profile** from the lefthand side of the dashboard.
2. The following fields are not able to be updated from the Member Portal. Please contact Curative at 855-428-7284 or email health@curative.com to have customer support assist you.
    a. Member ID
    b. Full name
    c. Date of birth
    d. Address
    e. Email
3. Once you have made the required updates, click on **Save Changes**.