

Looking for innovative, cost-transparent health insurance for your clients?



Why today's workforce needs new health care options:



Almost half of U.S. adults struggle to afford health care costs



Competitive benefits are statistically the biggest advantage employers have to respond to burnout and quiet quitting

Better health benefits improve business outcomes.

Help your clients attract top talent³



of a typical job's compensation is benefits

Retain employees & reduce presenteeism³



of business leaders agree promoting wellness improves productivity and performance

Meet Curative, your competitive advantage.



Broker commissions

We offer competitive broker commissions that are generally higher than the average US commission-to-premium ratio



Easy adoption of plan

- Onboarding is fast and customized with seamless implementation
- **Competitive quotes**

Transparent costs for employees^{*}



copays

deductible

- out-of-pocket expenses
- preferred prescriptions
- in-network doctor visits

*Upon completion of a Baseline Visit in the first 120 days of the plan effective date.

Offer the plan that lets employees focus on health care, not health costs. Learn more about (Curative) today and schedule a meeting with one of our representatives at brokers@curative.com.

1. 2021 Employee Wellness Industry Trends Report. (2021) Wellable Labs. (n.d.). Retrieved December 26, 2022. https://www.wellable.co/labs/research/employee-wellness-industry-trends-

2. Bai G, Park A, Wang Y, Overton HN, Bruhn WE, Makary MA. The Commissions Paid to Brokers for Fully Insured Health Insurance Plans. Medical Care Research and Review. 2022;79(1):133-140.

Retrieved Jan 4, 2023, from https://journals.sagepub.com/doi/10.1177/1077558720980561 3. Montero, A., Kearney, A., Hamel, L., Brodier, M. (2022, July 14). Americans' challenges with health care costs. Kaiser Family Foundation. https://www.kff.org/health-costs/issue-brief/americans-challenges with health care costs. Kaiser Family Foundation. https://www.kff.org/health-costs/issue-brief/americans-challenges with health care costs. Kaiser Family Foundation. https://www.kff.org/health-costs/