



# Next-generation health care employees will love

Next-gen health care can help employees feel healthy, empowered, and engaged. Here's what's not working and what the future of health care should look like.



## Where current health insurance falls short

### 01. Employee dissatisfaction



**1 out of 3 of the US workforce** reported being unhappy with their 2022 health insurance coverage, due to factors like affordability and provider options.

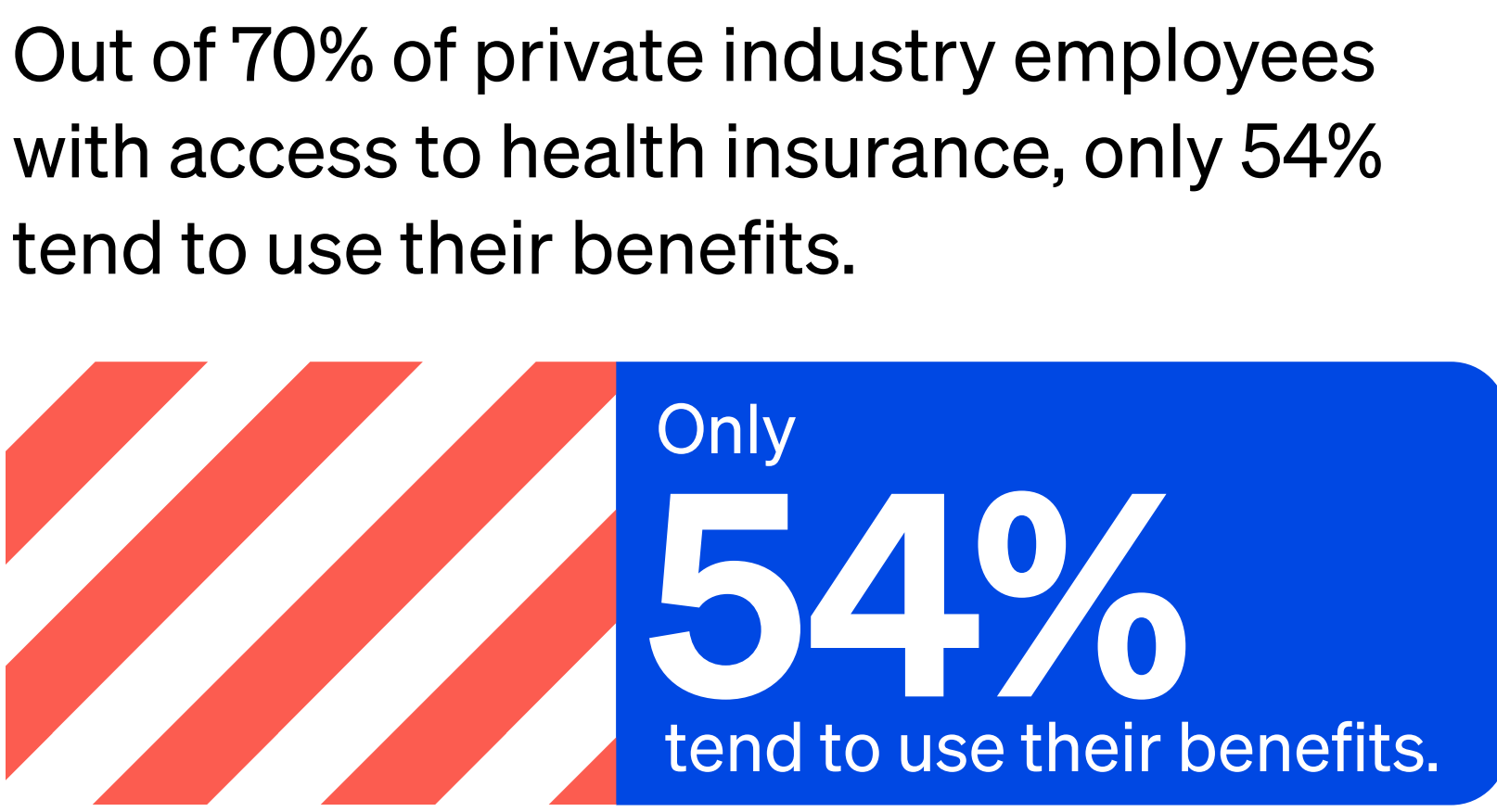
### 02. Drops in productivity

**Bottom line?** Absenteeism and presenteeism cost employers money.



### 03. Underutilization and delayed care

Due to a rise in high deductible health plans, many employees delay care, leading to higher costs and worse health outcomes.



## What employers should consider when choosing a health care plan

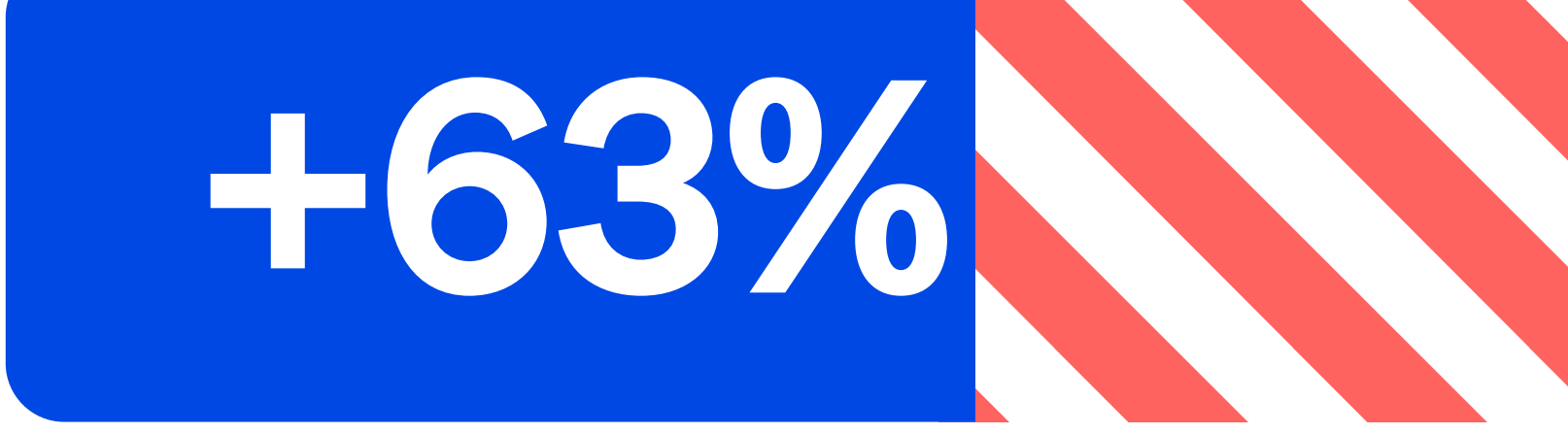
### 01. Prioritizing long-term affordability over short-term savings

Employees with high deductible plans tend to delay care and reduce their short-term spending by

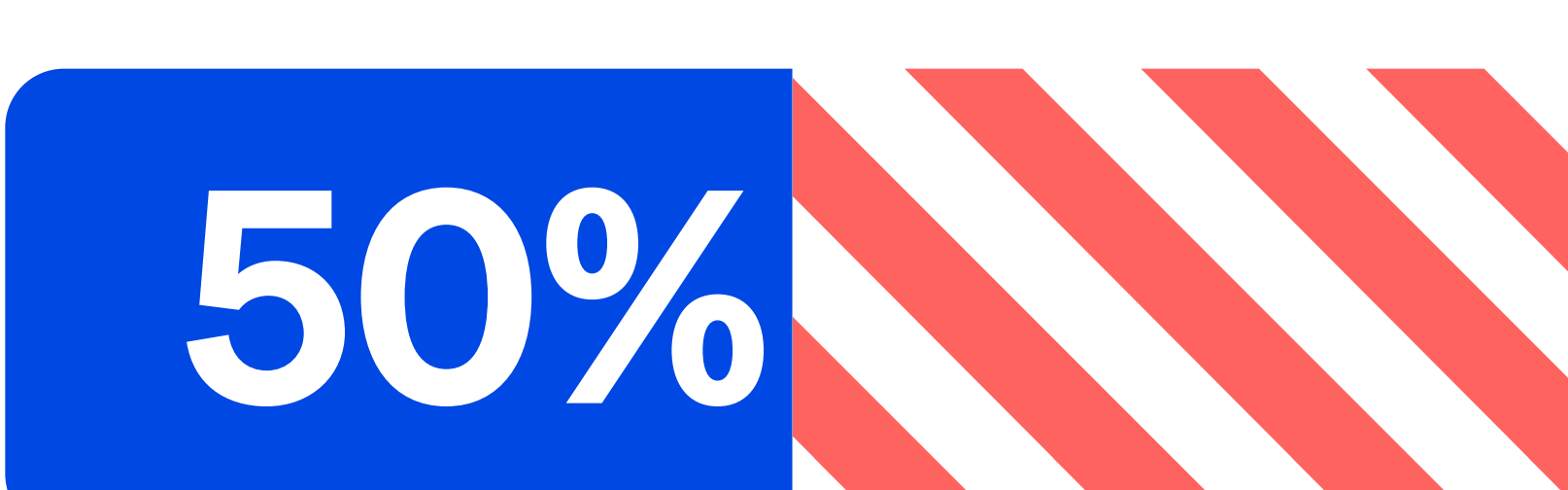


Reduced investment in valuable services, including preventive care, leads to **more costly medical services in the long term.**

### 02. Reducing employee financial stress from medical bills



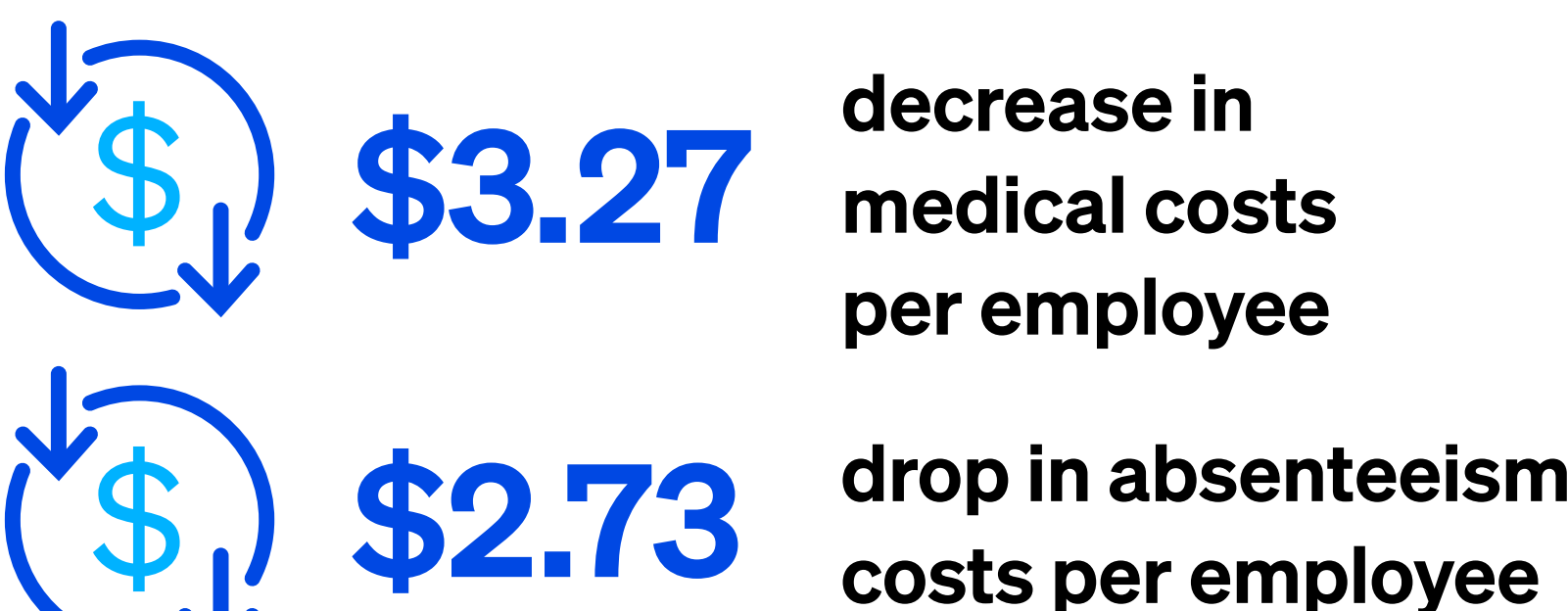
**of employees** have outstanding debt from medical bills and prescription drug costs.



of those employees spend at least **one hour per week** at work dealing with debt-related issues.

### 03. Offering better health insurance leads to healthier, more productive employees

For every \$1 employers spend on employee wellness there is a



## What is next-gen health care?

Next-gen health care business models generate greater value and deliver better care for individuals through improved engagement, affordability, and simplicity.



## Why Curative should be your next-gen health care partner

### Engagement:

Early employee engagement improves health outcomes and employee satisfaction. Employees complete a Baseline Visit with a Curative Care Navigator to identify health goals and set a plan to achieve them, driving down long-term medical costs with proactive engagement.

### Affordability:

Cost-transparency and efficiency is at the core of our plan. Employees access \$0 out-of-pocket-costs with the completion of a Baseline Visit within 120 days of plan activation. With no hidden fees, employees are more likely to use their health benefits.

### Simplicity:

Dedicated service teams and 1:1 member support make adoption and utilization easy. From onboarding to claims management, our team makes plan adoption simple, seamless, and stress-free for our clients.

At Curative, we look to the future. For next-generation health care available for your employees today, please contact us here:

[curative.com/for-employers](https://curative.com/for-employers)

\*Health care provided through the NormanMD network of medical providers. Treatment options and eligibility determinations made by independent licensed medical providers. \*Delivery as soon as same day available in select cities. Same-day delivery available in Austin and San Antonio areas. Next-day delivery available in Houston and Dallas/Ft Worth with same-day deliveries coming soon.

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