



2026

Benefits Overview

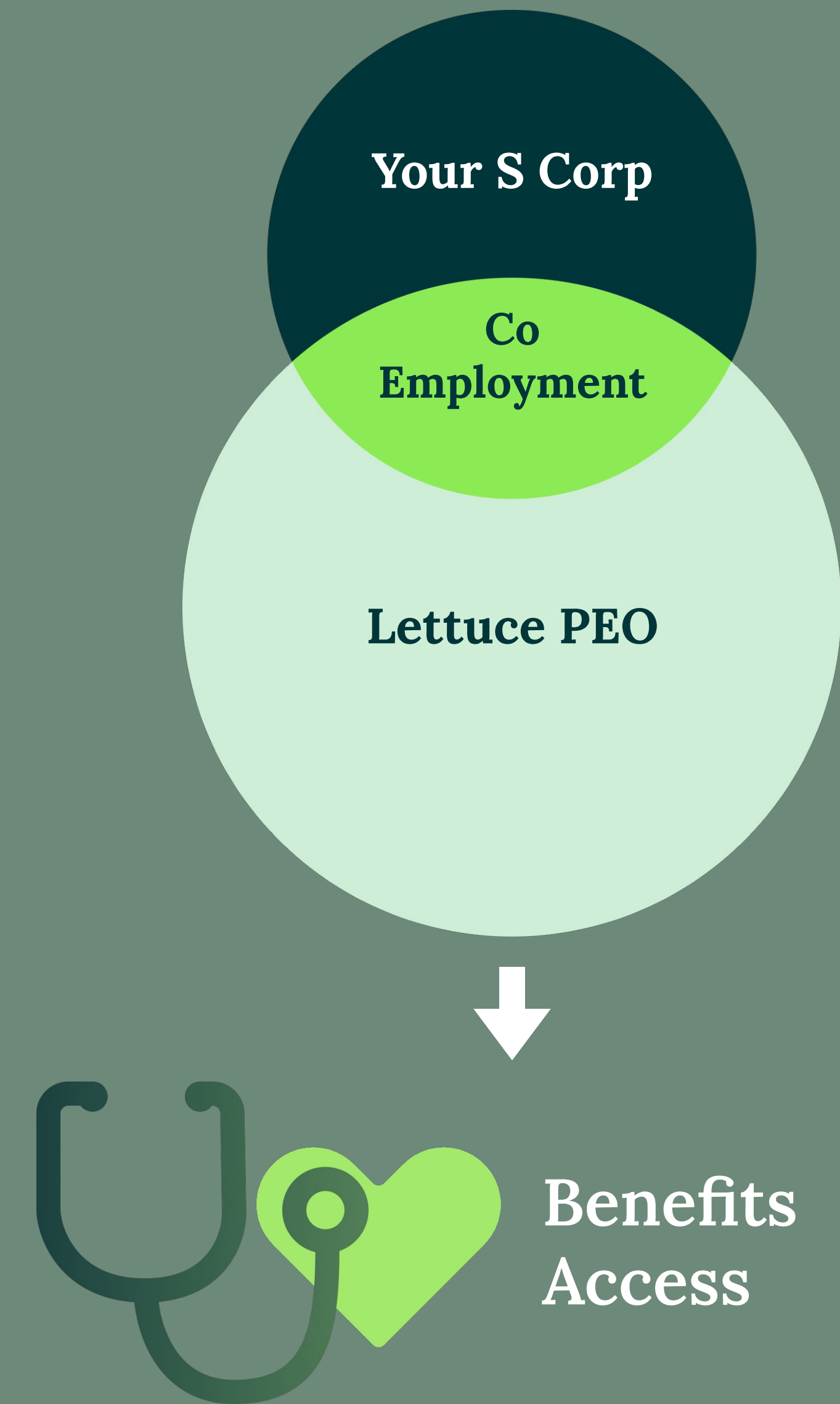
How Lettuce benefits work

- Exclusively for S Corp Lettuce Pro Members

Access to group-rate benefits, starting with Healthcare and expanding in Q2 '26, is available only to Lettuce Pro members operating as S Corps. Our PEO pools eligible members to unlock benefits typically reserved for larger companies.

- What is PEO?

A Professional Employer Organization - PEO - provides payroll, HR, and benefits through a co-employment model. By running W-2 payroll for S Corp solos, it pools them, unlocking better plans. **Simply put – strength in numbers.**



Things to remember as you evaluate Lettuce benefits

In-Network vs. Out-of-Network

You will pay less when you choose a provider in the plan's network.

Coinsurance

The percentage of covered costs you pay after your deductible. For example, with 20% coinsurance on a \$5,000 bill and a \$2,000 deductible, you pay \$2,000 plus 20% of the rest.

Out-of-pocket Maximum

The maximum amount you'll pay out of pocket for covered expenses in a year. For example, once your deductible, copays, and coinsurance add up to your out-of-pocket max, your plan covers 100% of covered costs for the rest of the year.

Deductible

The amount you pay out of pocket before your health plan starts covering costs.

Copay

A fixed fee you pay upfront for certain health services, like office visits or prescriptions.

Medical & prescription coverage by Curative



No copays.
No deductibles.
No...really.

\$0

Doctors visits.

Preferred prescriptions.

Out of pocket costs.

With Curative healthcare, there's **no copay, coinsurance or deductible for in-network care** as long as you complete the **Baseline Visit with 120 days of enrollment.**

Curative covers **over 170,000 people today.**

Understanding the Curative Baseline Visit

You and any dependents age 18+ will complete a two-part virtual connection within 120 days to keep \$0 in-network coverage. Visits are confidential and won't impact premiums.



Part 1 – Onboarding Call – Connect with your Care Navigator → meet Curative

Part 2 – Clinical Check In – Review history with Curative Clinician → create a plan

Curative medical & prescription summary

Curative PPO Plan Preferred Provider Organization	In-Network With Baseline Visit	In-Network Without Baseline Visit	Out-of-Network
Deductible Individual/Family	\$0 / \$0	\$5,000 / \$10,000	\$10,000 / \$20,000
Annual Out of Pocket Max Individual/Family	\$0 / \$0	\$7,500 / \$15,000	\$15,000 / \$30,000
Office/Virtual Visit Primary care, OB/GYN, pediatrics, chiropractic	\$0	\$25 copay	\$50 copay
Specialist Office/Virtual	\$0	\$50 copay	\$100 copay
Telemedicine	\$0	\$0 copay	40% coinsurance
Urgent Care	\$0	20% coinsurance	40% coinsurance
Emergency Room	\$0	20% coinsurance	20% coinsurance
Outpatient - Surgery, Lab, X-Ray	\$0	20% coinsurance	40% coinsurance
Inpatient Hospital Surgery, semi-private room & board	\$0	20% coinsurance	40% coinsurance

Copays and Coinsurance are after deductible

Curative medical & prescription summary

Curative PPO Plan Preferred Provider Organization	In-Network With Baseline Visit	In-Network Without Baseline Visit	Out-of-Network
Preferred Drugs Includes certain generic, brand name & specialty drugs	\$0	\$50 copay	40% coinsurance
Non-Preferred Drugs Includes certain generic, brand name & specialty drugs	\$50 brand & generic \$250 specialty	\$100 copay for brand & generic 25% coinsurance for specialty drugs	40% coinsurance
Rx Network	Mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix 30,000+ pharmacies nationwide		

Copays and Coinsurance are after deductible

Coverage Level	Monthly Premium
Employee Only	\$696.21
Employee + Spouse	\$1,670.90
Employee + Child or Children	\$1,253.17
Employee + Family (Spouse and children)	\$2,297.49

Monthly premium rates

There is only one PPO plan option for simplicity. Premiums are shown as “employee” due to co-employment with Lettuce PEO.



Broad national provider network of ~1M providers

We have a strong national provider network including physicians, care professionals, and care facilities with an **easy to use search tool at curative.com/providers**

National

8,000

Hospitals

1700K

Ancillary
Facilities

1M~

Professional
Providers

+ Virtual options for 24/7/365 care.

-  Direct access to practicing family doctors and pediatricians
-  Messaging, audio, or video chat
-  \$0 copay



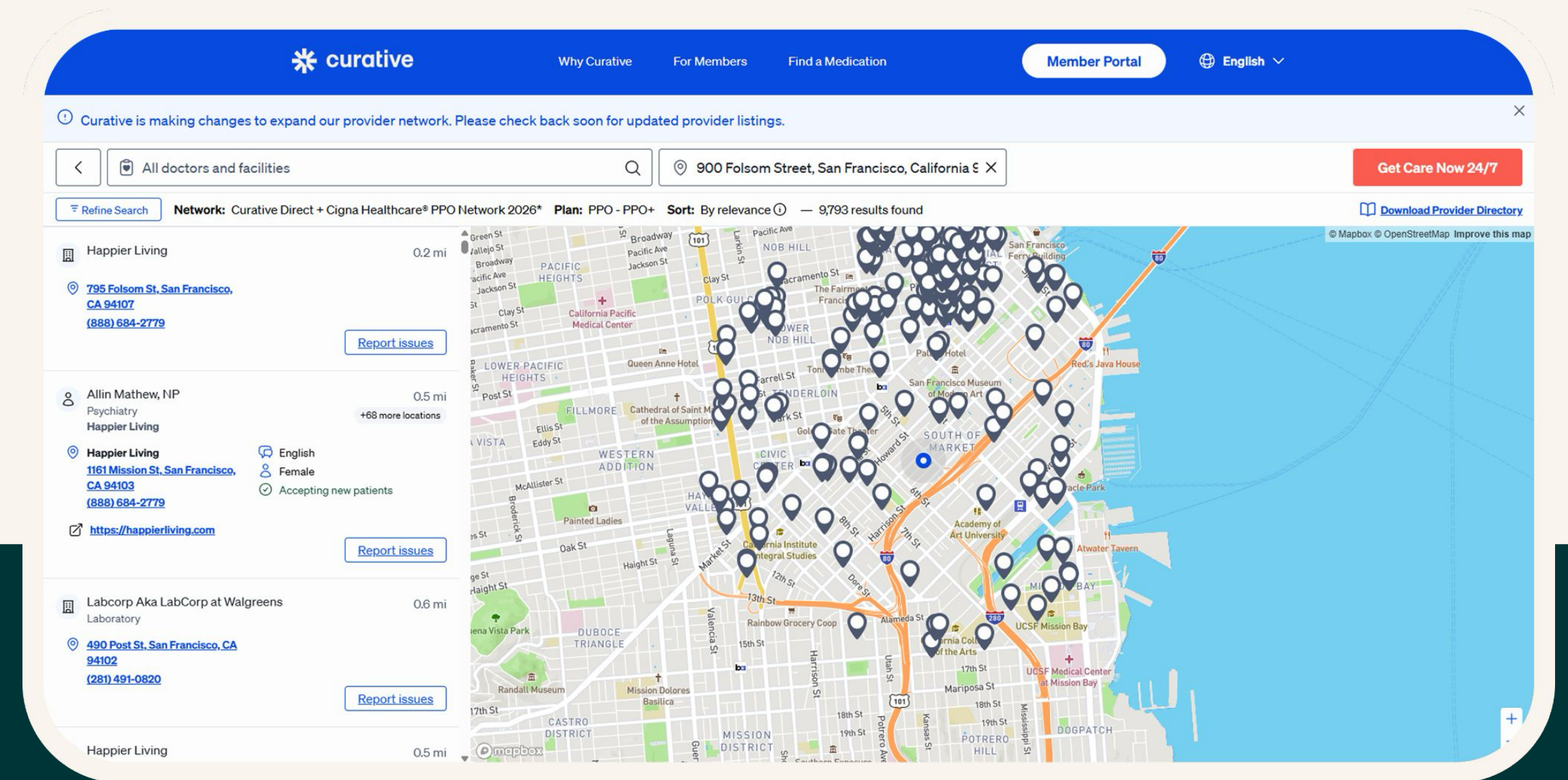
curative
telehealth

Curative provider & drug search

How to search for an in-network provider

Go to – Curative.com/providers

- Click “Curative Direct + Wrap Network”
- Under “Choose Your Plan” → Click “PPO-PPO+”
→ After that, put in your address and use the buttons to narrow your search or you can click “Map Search” to look by location.



Search for in-network prescription drugs

Go to – Curative.com/drugs

→ Search for the name of your drug to understand coverage



**More benefits options coming
soon, stay tuned.**