



2026

Benefits Overview

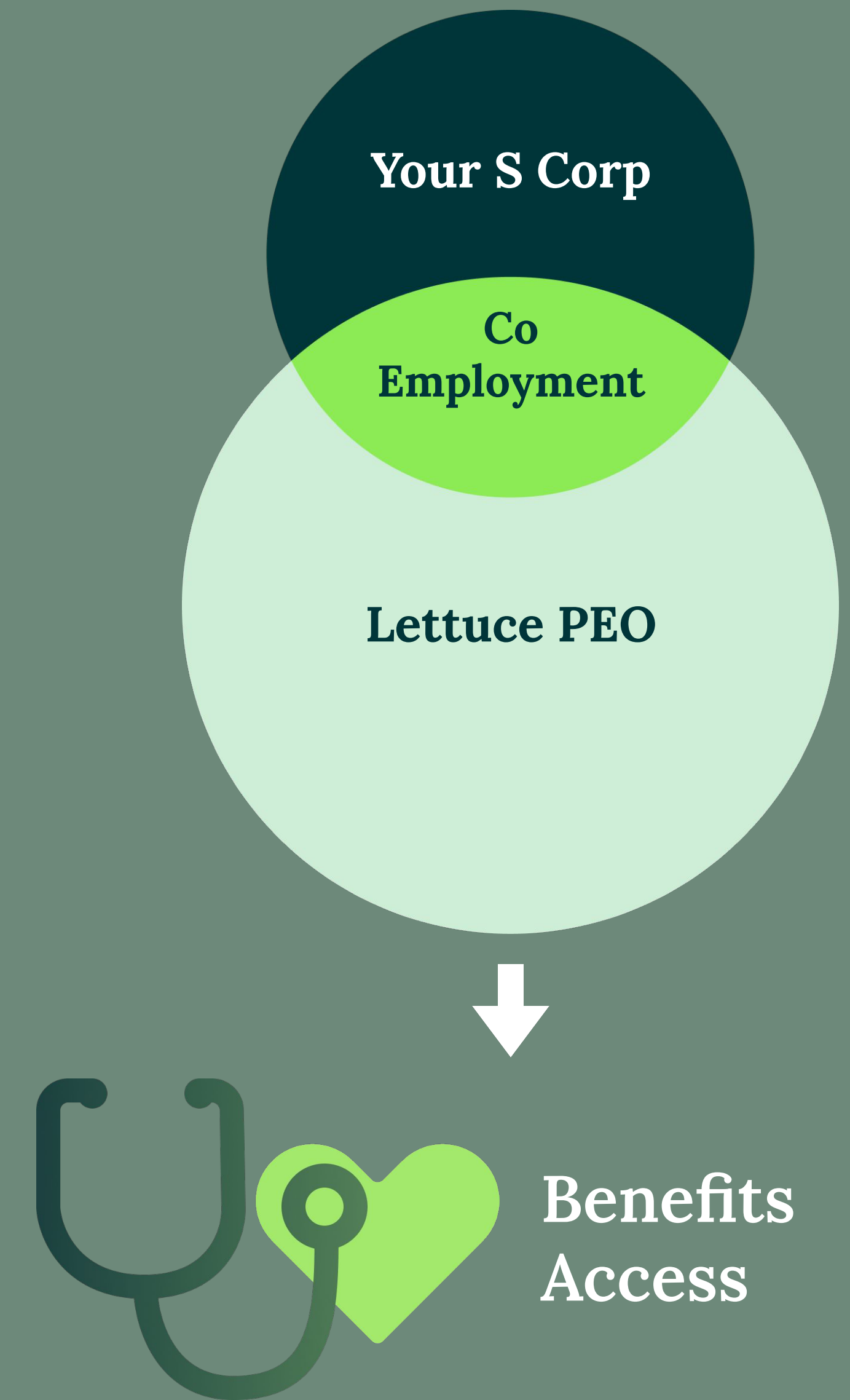
How Lettuce benefits work

- Exclusively for S Corp Lettuce Pro Members

Access to group-rate benefits, starting with Healthcare and expanding in Q1 '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

Coverage Level	Monthly Premium
Employee Only	\$725 - \$775
Employee + Spouse	\$1,740 - \$1,900
Employee + Child or Children	\$1,300 - \$1,400
Employee + Family (Spouse and children)	\$2,380 - \$2,640

Estimated monthly premium rates

Rates may vary by enrollment (typically $\pm 5\%$). Prices are shown as “employee” due to co-employment with the Lettuce PEO.

Curative benefits summary

Curative PPO Plan <small>Preferred Provider Organization</small>	In-Network <small>With Baseline Visit</small>	In-Network <small>Without Baseline Visit</small>	Out-of-Network
Deductible <small>Individual/Family</small>	\$0 / \$0	\$5,000 / \$10,000	\$10,000 / \$20,000
Out of Pocket Max <small>Individual/Family</small>	\$0 / \$0	\$7,500 / \$15,000	\$15,000 / \$30,000
Coinsurance	0%	80%	50%
Preventive Care	0%	\$0	\$50 copay after deductible
Primary Care	0%	\$25 copay after deductible	\$50 copay after deductible
Virtual Visit	\$0	\$0	Not Covered
Specialist Care	0%	\$50 copay after deductible	\$100 copay after deductible
Emergency Room	0%	80% after deductible	80% after deductible
Urgent Care	0%	80% after deductible	50% after deductible
Inpatient	0%	80% after deductible	50% after deductible
Outpatient	0%	80% after deductible	50% after deductible



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



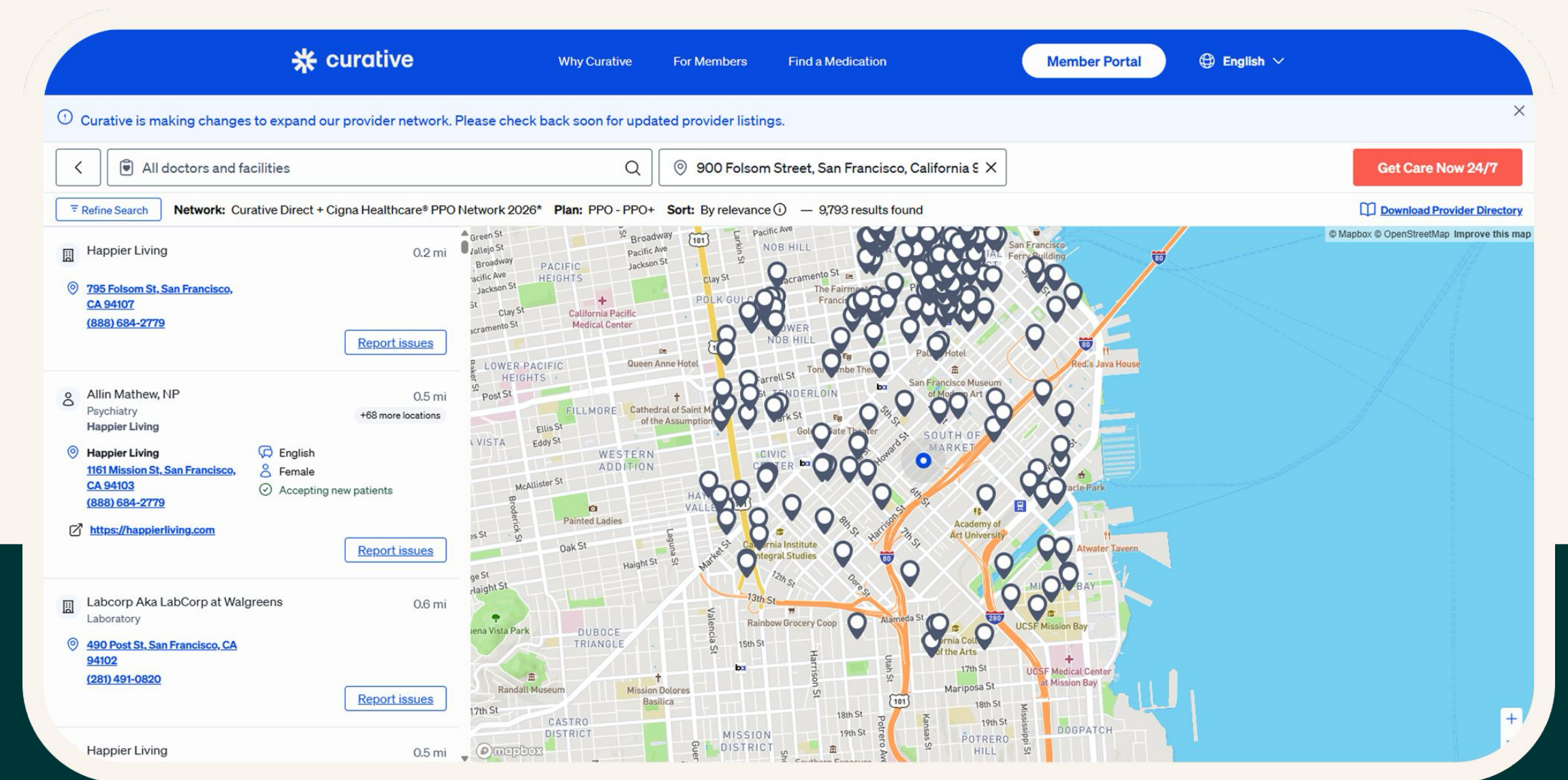
curative
telehealth

Curative provider & drug search

How to search for an in-network provider

Go to – Curative.com/providers

- IF you are in FL, TX, GA → Click “Curative Direct + Wrap Network”
 - ALL OTHER STATES → Click “Curative Direct + Cigna Healthcare PPO 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.**