



CuraDirect
Healthcare

Member Service Guide

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Member Service Guide

Through a direct patient agreement, CuraDirect Healthcare provides primary care to its members, also known as 'direct patient'. All services offered are made available according to the sole discretion of the primary care provider.

Members may schedule appointments as needed for the following services:

- Preventative & wellness visits for all ages
- Annual physical exams
- Chronic disease management
- Phone and virtual visits
- In-office procedures
- Same or next-day visits for acute injuries and illnesses, or urgent needs
- Sports physicals
- Pre-operative clearance exams
- Emotional and mental health

Other services and offerings included:

- Expanded, relaxed visits with provider
- Provider available and readily accessible through secure online patient portal application or email, texting and phone calls including weekends and after hours.
- Timely refills and prescription medications are sent electronically to pharmacy of choice.
- Referrals to specialists when indicated and coordination of care
- Provider letters for work, school or travel
- Special forms such as for FMLA, short-term disability, school forms or other applications
- Certain lab testing & diagnostics are included in-house, such as EKG, spirometry, rapid strep, urine analysis, rapid flu, pregnancy testing, blood glucose.
 - If labs or diagnostics are not included, they are discounted for members at wholesale cost.
- Members get discounted pricing and priority for other services at CuraDirect Healthcare, such as IV therapy.

Summary of membership plans:

Membership Plan	Monthly Membership Fee
Pediatric (Age 0-18)	\$99
Age 19-49	\$139
Age 50+	\$159
Couples Ages 19-49 (same household)	\$250
Couples- separate age brackets (same household)	\$265
Couples 50+ (same household)	\$280
Family Plan	Cumulative with courtesy max limit at \$380. Must be in same household.

Services, procedures/labs at *additional* cost or not included:

- Members will receive advance notification of any additional supply, laboratory, or diagnostic testing costs related to a procedure and will be directed to the "Non-covered Services Fee Schedule" for up-to-date pricing information.
- Screening tests (i.e. pap smear pathology, Cologuard, or CT chest screenings for lung cancer) are not included in the monthly direct fee. They are based on cash rates or billed to insurance carrier per the third party (i.e. laboratory servicer or local imaging center). Fees are charged and handled by these third-party providers/servicer. These are not guaranteed and may be subject to change. We advise calling ahead and asking about fees prior to services.
- In the event membership is canceled within the initial 3-month period, any procedures rendered during this time will incur charges at non-member rate specified in the latest "Non-covered Services Fee Schedule".
- Disability ratings are not included.
- We do not carry or dispense controlled substances (i.e. opioids, stimulants or sedatives) at or from our physical location.
- Medications prescribed and sent electronically to a pharmacy are to be paid in cash or through arrangements with health insurance and/or the pharmacy.
- Immunizations are not being offered. Local pharmacies offer routine adult vaccinations and orders can be placed to obtain them. Clinic does not provide reimbursement. It is advisable to use insurance coverage if available.
- Urgent illnesses or injuries are commonly addressed weekday mornings and afternoon. Additional charge applies for visits for after hour on weekends or weekdays after 4:30pm.
- At CuraDirect Healthcare we try to provide as much primary care services within our practice, but can refer you to specialists if needed. Specialist care costs are not included in the monthly fee, but specialists may offer reduced cash pay options to help lower healthcare expenses.

Direct primary care is not an insurance plan. CuraDirect Healthcare provides primary care services only and makes no provision for emergency or specialty care. **If there is a medical emergency call 9-1-1.**