



# USING ZERO

## WITH YOUR MEDICAL PLAN



Your employer provides options for medical plans to best serve their employee's financial and healthcare needs. To use ZERO, you must be on an employer sponsored healthcare plan. There are two types of plans with differing access requirements for ZERO, PPO plans and HDHP plans.

**Preferred Provider Organization (PPO) Plan members** have immediate access to \$0 healthcare from ZERO.

**High Deductible Health Plan (HDHP) members** have access to ZERO after deductible guidelines are met. This is due to IRS regulations regarding access to \$0 coverage for individuals with Health Savings Accounts. **Below are the minimum IRS deductibles you must meet each year.** Ask your HR team if your employer has different guidelines.

**\$1600**  
Individual Deductible

**\$3200**  
Family Deductible

### How To Use ZERO Once Eligible

If you're on an HDHP plan, notify your HR team once you've met your deductible. They will work with ZERO to update your ZERO eligibility.

#### Step 01

Connect with your Personal Health Assistant to see if care is covered.

#### Step 02

ZERO will help you find a provider and send your order over to them.

#### Step 03

The provider gets you scheduled for the care you need, for \$0. **Yep, ZERO.**

