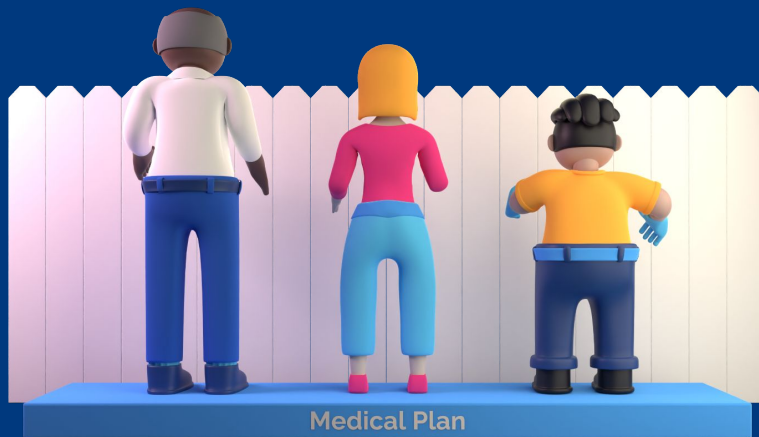


**HEALTHCARE
SIMPLIFIED TO**

\$0

**Your medical plan offers
equal access but not always
equitable access**



VS

**With ZERO, every member
always pays \$0 — cost is
never a barrier to care**



How ZERO Works



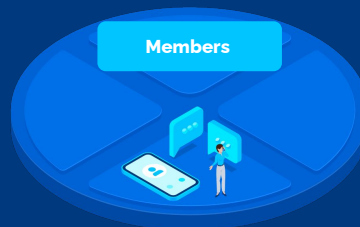
Through robust claims analysis, ZERO transforms fee-for-service prices into a bundled price to identify typical PPO prices most employers pay for care.



Employers partner with ZERO to reduce their healthcare costs and pass on some of the savings to their employees by offering healthcare through ZERO at \$0 out-of-pocket costs.

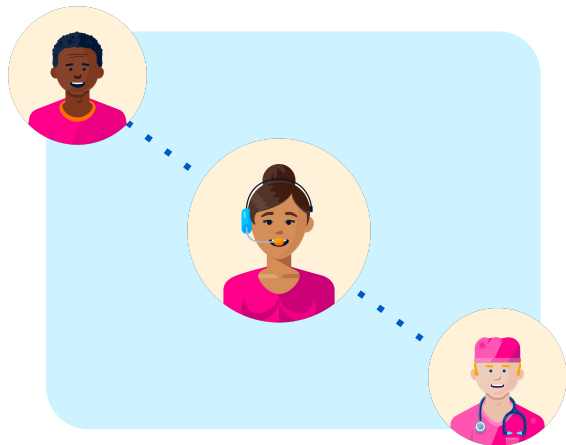


ZERO contracts with providers for many scheduled care services and procedures with the goal of saving employers at least 30% off their medical costs.



Members reach out to ZERO's Personal Health Assistants directly or through Direct Primary Care partners and get connected to a ZERO provider. Services through ZERO always cost members \$0.

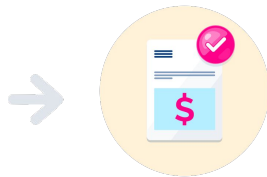
Why Providers & Employers Partner with ZERO



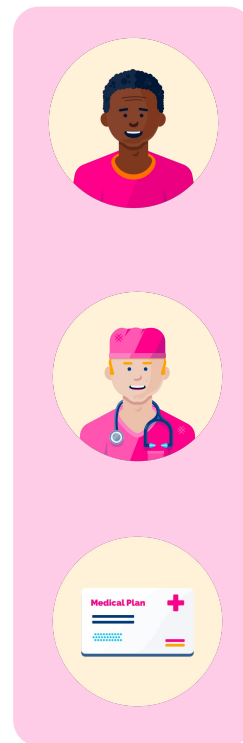
Personal Health Assistant helps plan members find the right provider



Member pays \$0 at Point-Of-Service



Plan pays ZERO 100% of the reduced costs of procedures



Members get care free from financial barriers

Providers get paid quickly & never have to collect money from patients

Plans save money and deliver a benefit that members love!

You Always Have A Choice



BEST FOR



Primary
Care



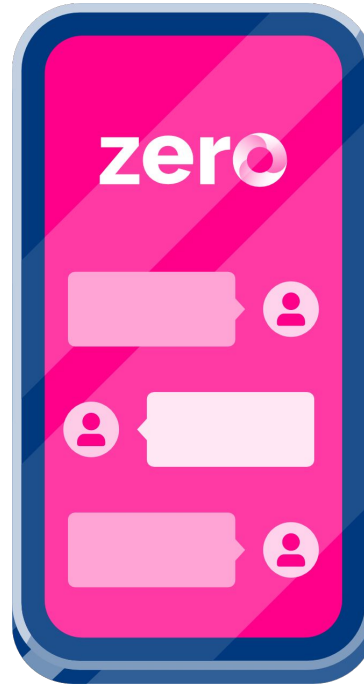
Emergency
Care



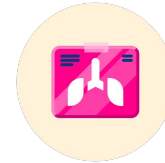
Unscheduled
Care



Care will be subject to your medical plan copay, co-insurance and deductible



BEST FOR



Labs &
Imaging



Surgical
Procedures

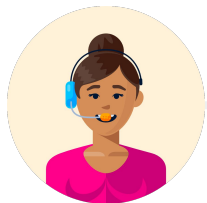


You have a Personal
Health Assistant to
help you get care



Covered care
always costs
you \$0.

The Path To \$0 Healthcare Is Simple



Step 01 Contact ZERO

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



Step 02 Schedule Appointment

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



Step 03 Receive Care For \$0

That's it! You get the care that you need while saving your hard earned cash, because with ZERO you always pay \$0



"I was very pleased with how easy it was to get the information I needed from the chat on the website. I would not have been able to get my MRI if it wasn't for ZERO."

"ZERO card has ALWAYS been a reliable tool for me and a welcome addition to our insurance plan."

"I absolutely love having my ZERO benefit!"

"Great customer service and follow up! Made the process easy and walked through it all. Everything was smooth and quick! So easy!"

"Great experience from beginning to end."



What's A Personal Health Assistant (PHA)?

They're the person you can always count on.

Your Advocate

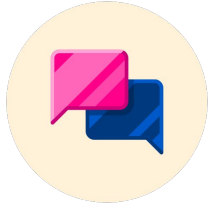
Your Personal Health Assistant is **focused entirely on** you and your needs.

Your Support

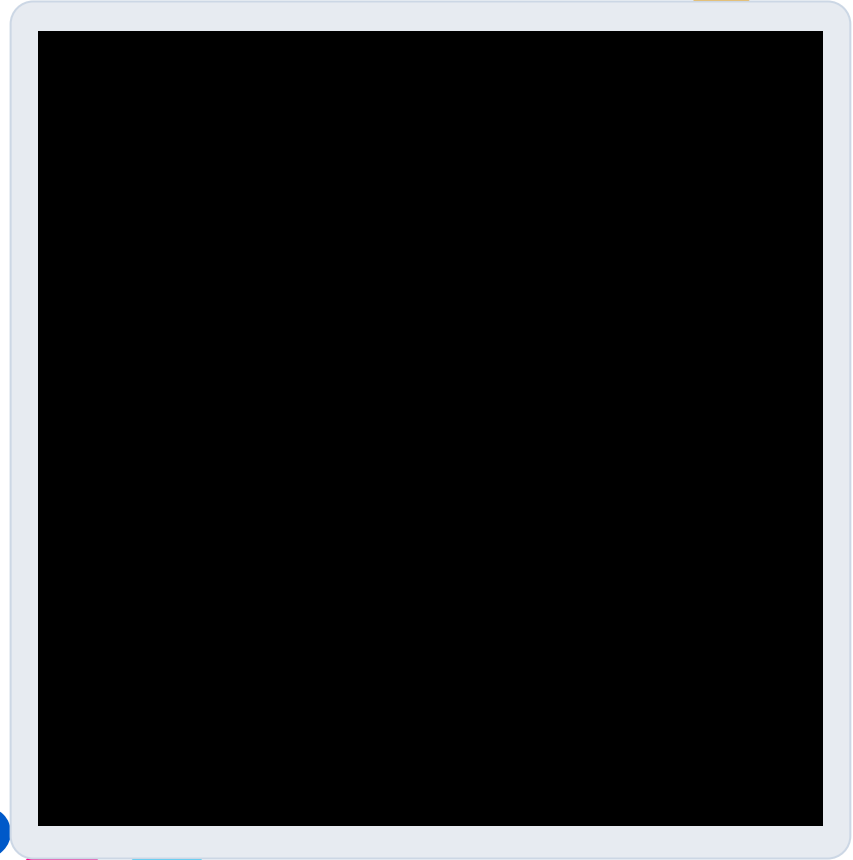
We **help you choose** the provider that is right for you and quickly pass all the details to the ZERO provider who will reach out to get you scheduled.

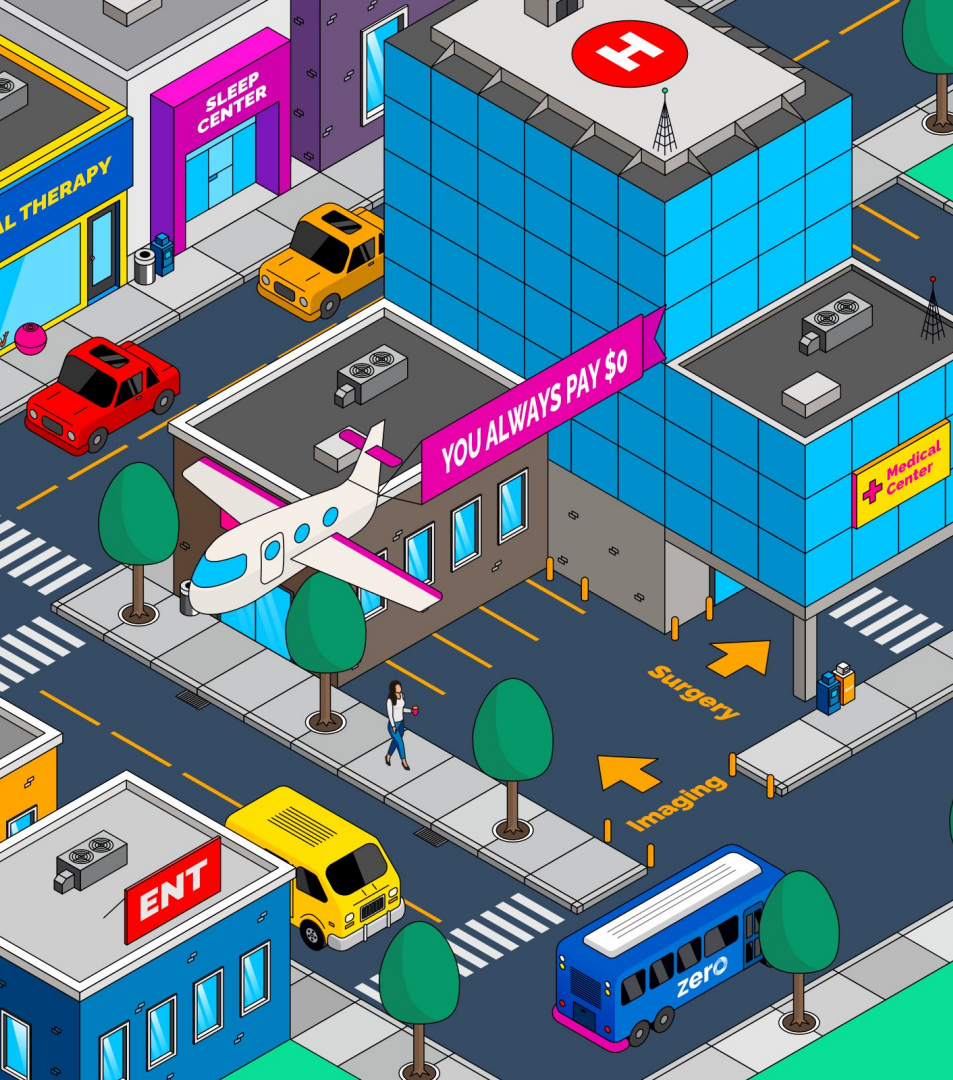
Your Person

Question? Confusion? Just need help? We got your back. We are **Always member-first.**



**Chat with your
PHA from your
phone or
computer**





What's Covered?

- Surgery
- Labs
- Imaging
- Colonoscopy
- Mammogram
- Pain Management
- Sleep Studies
- Orthopedics
- Spine Surgery
- Hernia Repair
- And just about anything else you can schedule

Services Vary by Geographic Areas

[LOGIN TO MYZERO](#)[SEARCH FOR CARE NEAR YOU](#)[Home](#) [Vision](#) [Members](#) [Employers](#) [Providers](#) [Advisors](#) [About](#) [Get My ZERO ID Card](#)

Your Personal Health Assistant

Get the care you need for \$0. No deductibles, no copay, no coinsurance.

That's ZERO.

Any procedure through ZERO will c



Chat With Your Health Assistant



Call Your Health Assistant



Search For Care Near You



Download Your Member ID Card

Chat

So What To Do Now?

You are automatically eligible but...



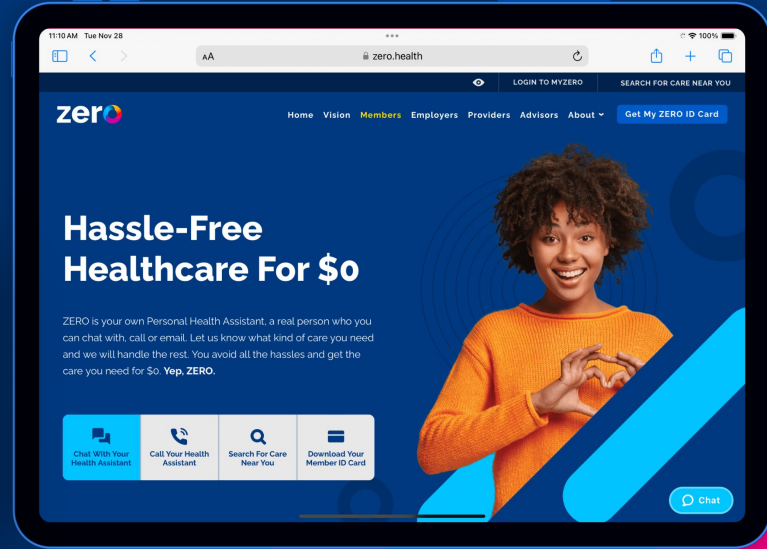
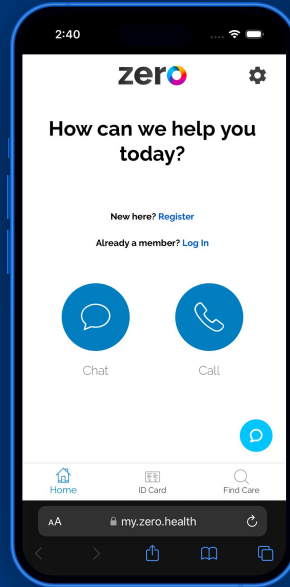
Create your myZERO account

The myZERO website (my.zero.health) is where you can access your Member ID card for Lab procedures (required for Quest), plus have quick access to your Personal Health Assistant.




Visit: www.zero.health

Learn more about ZERO and see what some of our members say about their experiences with ZERO.




Member Tools and Resources



Healthcare Simplified To \$0

English


MEMBER MATERIALS



Imaging For ZERO

English Español


MEMBER MATERIALS



Member Educational Emails

English Español


MEMBER MATERIALS



Member Onboarding Emails

English Español

MEMBER MATERIALS




Welcome To Healthcare
Designed For You



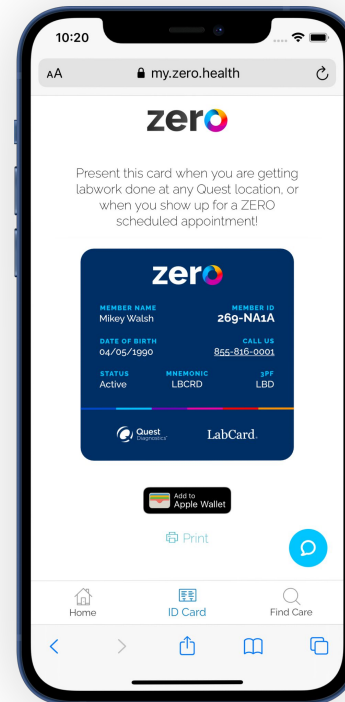
I Have Access To Healthcare For \$0, With ZERO



Using ZERO For Labs



Using ZERO With Your Medical Plan



Member Resources: [ZERO.health/resources](https://zero.health/resources)





Support The Way You Want It

Chat. Call. Email.



Chat Live!

You can chat live at zero.health or from my.ZERO.health, our member page



Give Us A Shout!

You can reach us on the phone
Monday through Friday 7:00 AM - 6:00 PM CT
at [855-816-0001](tel:855-816-0001)



Drop Us A Line!

You can email us at help@zero.health
Outside of business hours a PHA will be back in touch with you the next business day