



#### A Special Materials Manufacturer 104 employees/221 plan members



"The ZERO hasn't just been a savings tool; it has been a game changer for our employees and their families."

Sanjay Meshri, Managing Director



### **Overview**

Advance Research Chemicals, Inc. (ARC) offers customer focused solutions to basic and advanced chemical applications with global production facilities in the United States and Mexico, Many of the world's largest companies are closely associated with ARC as business partners in the manufacturing of specialty materials for their products.

ARC provides custom synthesis, private label manufacturing, research and development, responsive scalability and advanced applications. ARC services a wide array of industries including military defense, semiconductors, battery materials, pharmaceuticals, medical devices, automotive components, textiles, agricultural solutions, surfactants and industrial cleaners.

## **The Myth**

Employers have limited ability to impact the actual cost of care. Status quo health plans make it feel like over-utilization, an aging population and increased demand are driving cost increases.

#### **The Truth**

The easiest way to pay less for healthcare is to simply pay less for healthcare. 91% of all cost increases are the result of price increases and not demand. Price Failure (paying too much) not plan members is driving cost.

### **The Solution & Impact**

Remove the financial barriers to high-value care and deliver a benefit that employees love.

ARC worked with ZERO to eliminate deductibles, copays and co-insurance for care across 40+ clinical categories and over 3,000 unique services and procedures. Employees and their families were supported by ZERO's concierge team of Personal Health Assistants and empowered to make better healthcare decisions without having to worry about financial barriers to the care they needed.



\$106,996

**Total Savings in 2020** 

66%

CT Scan Avg. Savings 50%

Lab/Pathology Average Savings (3)

\$1,028

Savings Per Member, Per Year

49%

**Surgery - Spine Average Savings** 

43%

MRI Average Savings

# The Experience



#### Anthony H. | ZERO Member

It was so quick and easy and I was very grateful for the help. It was nerve-racking knowing I needed to get an MRI of my brain but ZERO was there to help. Thank you!



#### Heather D. | ZERO Member

Happy to brag about my experience with ZERO. They are the friendliest people you'll ever talk to. They're always on top of everything. I highly recommend them to anyone and everyone. I feel privileged because ZERO always has my back!



