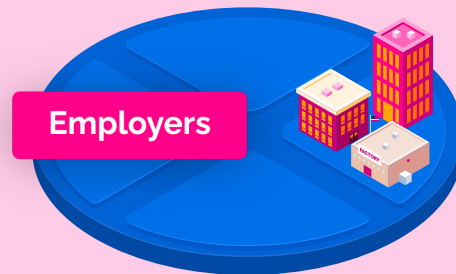


# How ZERO Works



Through robust claims analysis, ZERO transforms fee-for-service prices into a bundled price to identify a 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.**