

Reducing Healthcare Costs in Education: A Sector-Wide Review

Primary and Secondary Schools, whether they are public, charters, private, or large school districts play a crucial role in providing healthcare benefits to educators, administrative staff, and support personnel. From the first school district that partnered with ZERO in 2016, to the 20 schools and school districts that are part of the ZERO family today—**ZERO is proud to partner with those in the education sector** to reduce the cost of healthcare to their already strapped budgets and reduced resources.



36K Members Across 20 K-12 Partnerships

Growing Support Across the Education Community

Schools districts are increasingly turning to ZERO to manage healthcare costs and improve employee satisfaction. What began with a few forward-thinking partners has grown into a thriving community of educational institutions committed to delivering healthcare at no cost to employees and their covered dependents. They are also committed to providing access to cost-effective, high-quality healthcare solutions that are essential for attracting and retaining talent in an increasingly competitive education landscape.

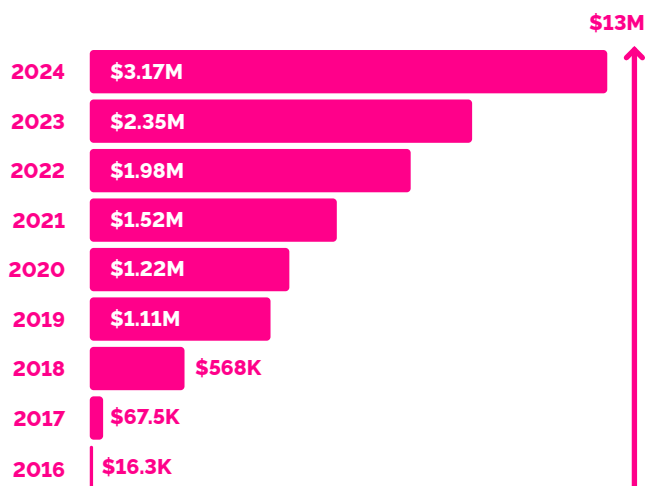
Today, we proudly serve **36,000 members** that are part of 14 school districts, a school collaborative and large public high school, both located in the suburbs of Chicago, two public charter schools, and two private schools. The members within these organizations are **spread across districts, and 470 individual school locations**. This includes both long-standing partners who continue to support ZERO, as well as new districts joining the movement toward smarter, more affordable healthcare—provided with exceptional experience!

Why ZERO is the A+ Choice for School Districts

Many schools face mounting budget constraints as healthcare costs continue to rise. This makes it difficult to allocate resources to key areas such as teacher's salaries, upkeep of buildings, funding school programs and athletics, just to name a few. The tactic most often deployed is to shift more of the costs to employees, which only worsens the issue of people avoiding the care they need due to high costs of accessing care.

ZERO offers a revolutionary approach to healthcare that eliminates financial barriers for school employees while helping districts control rising healthcare costs. By partnering with ZERO, school districts:

Reduce Financial Strain: Since 2016 through the first quarter of 2025, individual schools and school districts have saved \$13M by partnering with ZERO. Below is a break down by year.



Enhance Employee Satisfaction: Net Promoter Score (NPS) of 94 displays the satisfaction school employees and their family members have with their ZERO benefit.

"Smooth sailing and always great working with everyone over at ZERO. Healthcare in the US ain't so bad!"

– Aaron, Colorado School District Employee

Remove Barriers to Care: ZERO simplifies the process of finding and using healthcare services, ensuring employees receive timely and efficient care and they never have to worry about the cost of getting the care they need.

Competitive Recruiting and Retention Solution:

By offering a superior healthcare benefit at zero cost to employees, districts can attract top talent and retain experienced staff more effectively.

"ZERO is one of the most popular benefits we offer. New hires often tell us they chose to join our district because of our outstanding benefits, and when they get specific, ZERO is usually what they highlight."

Vicki Mair, Benefit Manager, St. Vrain Valley School District, in Longmont, Colorado



Join the Movement

By partnering with innovative solutions like ZERO, schools can proactively transform the way they deliver healthcare benefits. Don't wait for costs to keep climbing—join the growing number of schools embracing ZERO and lead your school or district into a future of smarter, simpler, and more affordable healthcare. **Healthcare Simplified to \$0.**

