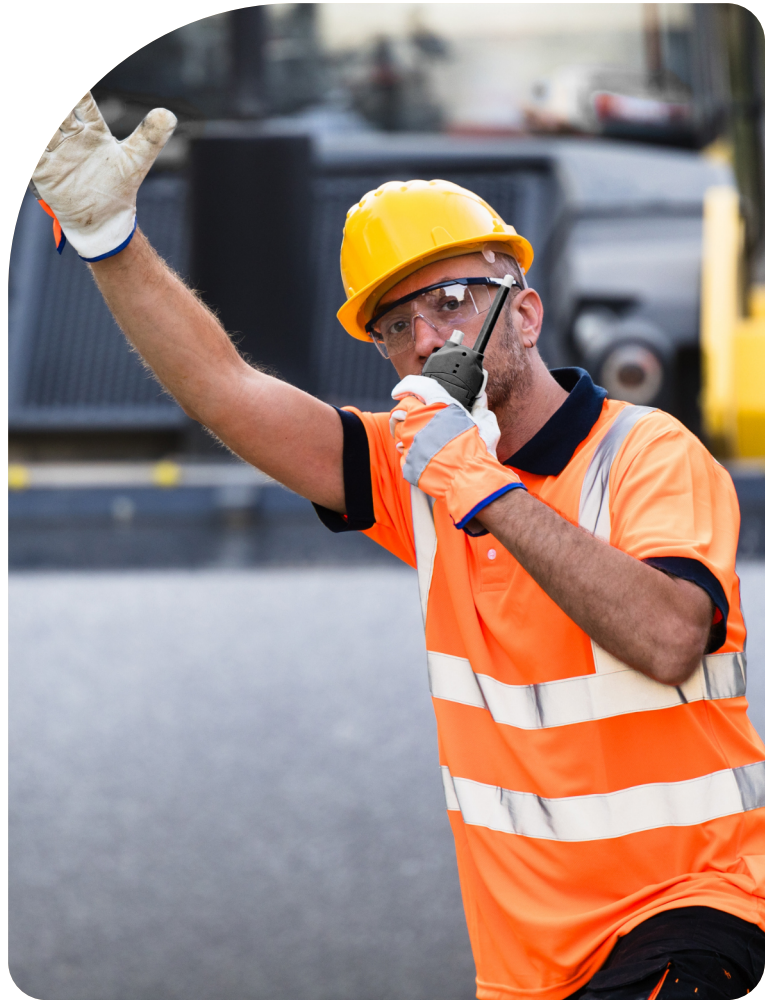


ZERO & The Public Sector

Delivering Healthcare Savings, Access & Satisfaction Since 2016

As public institutions across the country face increasing pressure to do more with less, ZERO provides a high-impact solution: cost-effective, accessible healthcare delivered at \$0 out-of-pocket for employees and their families. Our work with local governments, K-12 schools, and higher education institutions demonstrates the real-world impact of this approach.

With over **76,000 members across the public sector now having access to ZERO**, our reach and impact have expanded rapidly—averaging **31% annual growth since 2018**. Employers in the public sector represent nearly half of all the members ZERO supports. Together, these partnerships have resulted in **\$44 million in total savings** from January 2016 through April 2025, of which **\$24.5 million directly benefited members** through their ability to access healthcare free from the burden of co-pays, co-insurance, or deductibles.



76K

Members Across the
Public Sector

\$44M

Total Savings
from using ZERO

Local Government & Municipalities

Driving Cost Savings & Empowering Public Employees

From small towns like Bartlesville, OK to counties and park districts in Illinois, and large municipalities like Colorado Springs, and Boulder County, Colorado, ZERO works alongside local governments to provide seamless, accessible healthcare. With **over 20,000 members served across 15 municipal and county partners** in four states, our solution supports healthy, engaged, and financially secure workforces.

Key Achievements

\$8.5M

Saved Since 2017

63%

Avg. Engagement
Among Eligible Members

Significant member satisfaction and retention:
over 50% of Bartlesville employees active on day one still use ZERO today.

“ZERO is a vital part of our benefits strategy. Their approach has not only kept our employees healthier and happier, but more productive.”

Robin Betts, HR Director, City of Bartlesville



Explore how ZERO partners with municipalities to reduce costs and improve care — [read the full Local Government report](#) on our website.

Primary & Secondary Education

Simplifying Healthcare for Schools & Districts

ZERO now serves **36,000 members across 20 K-12 partnerships**, including public school districts, private schools, and charter organizations. Our partners span **470 school locations**, with participation from both long-standing districts and new partners seeking smart cost-containment strategies.

Key Achievements

\$13M

Saved Since 2016

94 NPS

Exceptional Satisfaction
Among School Employees

Supports recruitment and
retention by offering one of
the most valued benefits

“ZERO is one of the most popular benefits we offer. New hires often tell us they chose to join our district because of it.”

Vicki Mair, Benefits Manager, St. Vrain Valley School District



Discover how ZERO is helping K-12 schools simplify healthcare and save money — [read the full Education Sector Review](#) on our Resources page.

Higher Education

Meeting the Needs of a Competitive, Budget-Conscious Sector

Across Oklahoma, ZERO partners with **16 colleges and universities**, delivering savings and enhanced benefits to **over 20,000 members** in the higher education community.

Key Achievements

\$21.6M

Saved Since 2016

ZERO's success and growth with Oklahoma's higher education institutions demonstrates the power of this model to deliver meaningful savings and better care—offering a scalable solution for colleges and universities in other markets that ZERO serves.

“All aspects of using ZERO have been beyond satisfactory...my phone calls have been handled promptly and by friendly, helpful, courteous staff; my paperwork shown to the various facilities has been received/handled easily. This service is beyond my understanding, quite frankly. I am extremely grateful for you”

Brenda, university employee in Oklahoma City, OK

Why Public Sector Leaders Choose ZERO



Simplicity

Easy to implement and integrate with existing plans



Savings

Tangible reductions in healthcare spending



Engagement

Personalized support drives high member participation



Satisfaction

High NPS and glowing member feedback



Equity

Eliminates financial barriers for public employees and their families

Here are just a few of the public sector partners that trust ZERO to provide exceptional healthcare experiences to their employees and family members and reduce the costs associated with paying for healthcare—for both the organizations and members.



Looking Ahead

As healthcare costs continue to rise, public sector leaders are seeking practical, sustainable ways to support their employees while managing tight budgets. ZERO offers a proven solution that aligns with these goals—delivering value to organizations and peace of mind to the people they serve.

If you're exploring ways to strengthen your benefits offering and improve healthcare access for your workforce, we're here to help. Let's start the conversation.

ZERO: Healthcare Simplified to \$0.

