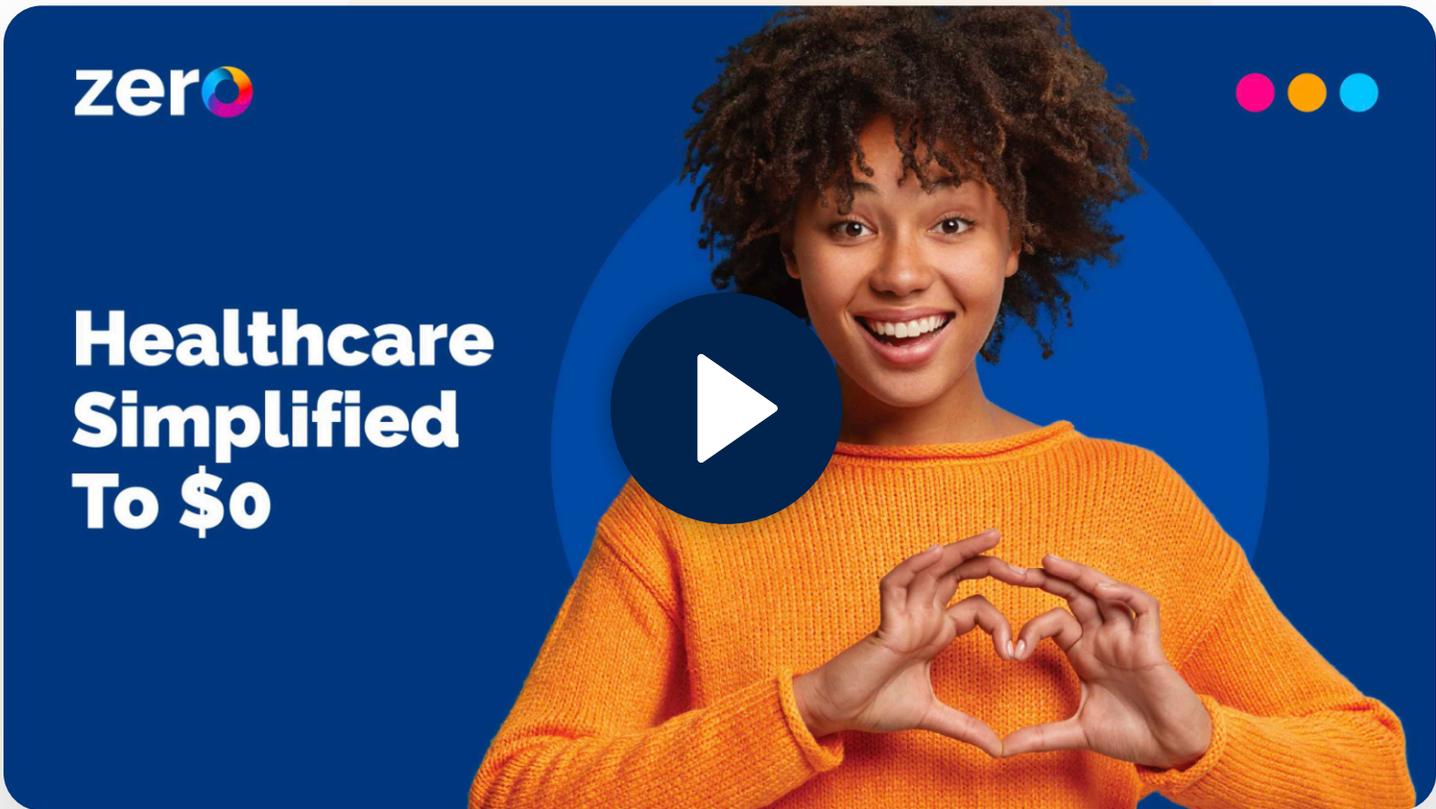




# Resource Guide





A brief, foundational introduction to the ZERO program for new members. This video explains the fundamental value and core benefits of the program.

**Best Used For**

Open Enrollment, Onboarding, ZERO Refreshers

Video

Available In

English

Spanish



## Healthcare Simplified To \$0

Your employer has partnered with ZERO to give you access to healthcare for \$0!

When your doctor recommends care such as a CT scan or MRI, GI procedure, even to see a specialist about possible surgery, reach out to ZERO to see if it's covered.



Register your myZERO for easy access to Personal Health Assistants, your ZERO Quest ID Card and to search for care

### How ZERO Works



Direct Contracts with Providers Reduce Costs of Care



Your Employer Pays Those Reduced Costs



You Pay \$0 For Care

- No Deductibles
- No Co-pays
- No Surprise Bills

### How to USE ZERO



#### 01: Referral for Care

You receive a referral from your doctor that recommends a service or procedure.



#### 02: Contact ZERO

Reach out to your Personal Health Assistant (PHA) with your referral information.



#### 03: \$0 Care

A ZERO provider will contact you to get your appointment scheduled. You receive care with ZERO for \$0.

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[www.zero.health](http://www.zero.health) • 855-816-0001 • [help@zero.health](mailto:help@zero.health)



This is an overview flyer that explains how members can access and receive eligible healthcare services for a \$0 out-of-pocket cost.

## Best Used For

Open Enrollment / Benefit Guides, Overview  
Reminder of ZERO

PDF Flyer

Available In

English

Spanish



## Your ZERO Benefit Covers These & More



**Imaging Services:** MRIs, CT scans, X-rays, ultrasounds



**Surgeries:** orthopedic, women's health, surgery like gallbladder removal or hernia repair & more



**Procedures:** colonoscopy, mammogram, ENT, cardiologists for tests like EKGs & stress tests

Search for more care near you: [care.zero.health](https://care.zero.health) 



### Care Through ZERO Costs You \$0!

Whenever you need care like the types listed above, contact your Personal Health Assistant to see if ZERO can cover it. **855-816-0001**

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An overview and examples of specific medical services and procedures that are eligible for the ZERO.

Best Used For

Examples of Services Covered

PDF Flyer

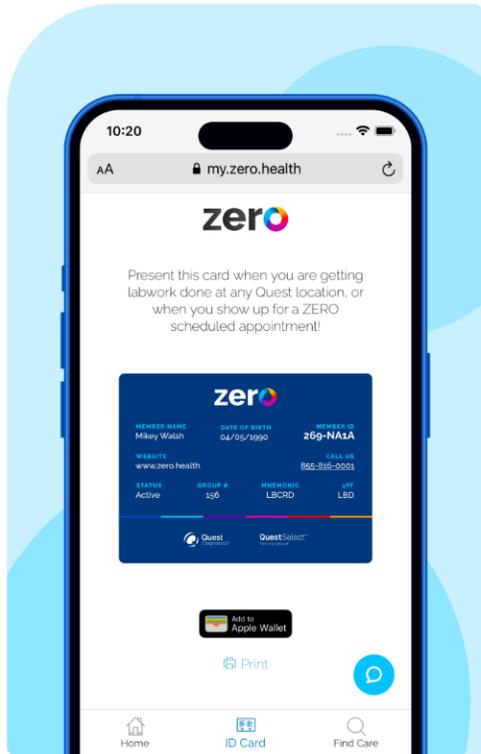
Available In

English

Spanish



## Everything ZERO, Right At Your Fingertips



myZERO is our member-focused website, that gives you all the tools you need to quickly and conveniently access your ZERO benefit.

-  Call or chat with a Personal Health Assistant
-  Search for ZERO care providers near you
-  Access and download your ZERO Member ID





**Sign up now at my.zero.health**

All dependents, 18 or older, will need to create their own account

Quick guide for members on the benefits of myZERO.

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**Best Used For**

myZERO, Digital ZERO/Quest ID Card

PDF Flyer

Available In

English

Spanish





# Imaging For ZERO



The cost of medical imaging in the U.S. varies wildly depending on where you go. We've seen the same type of MRI have a cost range from over \$40K down to less than \$500. That's a crazy difference!

No matter the price, it's usually you, the patient, who gets stuck with a big chunk of that cost.

Medical imaging can be critical to getting the right diagnosis and assuring the correct treatment. **With the ZERO benefit your employer has provided, you pay \$0.** Cost will never be a barrier to getting it right.



X-Rays, CT Scans, Ultrasounds & MRIs at over 1,500 locations



If your doctor orders imaging for you, visit [my.zero.health](https://my.zero.health) to call or chat with a Personal Health Assistant



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A targeted imaging flyer providing service examples that fall under that category.

Best Used For

Imaging

PDF Flyer

Available In

English

Spanish





## USING ZERO WITH YOUR MEDICAL PLAN



Your employer provides options for medical plans to best serve their employee's financial and healthcare needs. To use ZERO, you must be on an employer sponsored healthcare plans. There are two types of plans with differing access requirements for ZERO, PPO plans and HDHP plans.

**Preferred Provider Organization (PPO) Plan members** have immediate access to \$0 healthcare from ZERO.

**High Deductible Health Plan (HDHP) members** have access to ZERO after deductible guidelines are met. This is due to IRS regulations regarding access to \$0 coverage for individuals with Health Savings Accounts. **Below are the 2026 minimum IRS deductibles you must meet each year.** Ask your HR team if your employer has different guidelines.

<b>\$1,700</b> Individual Deductible	<b>\$3,400</b> Family Deductible
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### How To Use ZERO Once Eligible

If you're on an HDHP plan, notify your HR team once you've met your deductible. They will work with ZERO to update your ZERO eligibility.

- Step 01**  
Connect with your Personal Health Assistant to see if care is covered.
- Step 02**  
ZERO will help you find a provider and send your order over to them.
- Step 03**  
The provider gets you scheduled for the care you need, for \$0. **Yep, ZERO.**

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Explains how ZERO coordinates and works alongside the member's underlying primary medical insurance plan.

**Best Used For**

Open Enrollment / Benefit Guides, Onboarding

PDF Flyer

Available In

English

Spanish



## Using ZERO For Labs

<b>SCENARIO A</b>	<p>1 Your doctor <b>sends your lab order directly to a DLO/Quest draw site.</b></p> <p>2 You go to the DLO/Quest site, they draw the blood, test in their lab and send results to your doctor. <b>Be sure to bring your Member ID card.</b></p>	<p><b>ZERO Covers 100%</b></p> <ul style="list-style-type: none"><li> Blood Draw</li><li> Lab Tests</li></ul>
<b>SCENARIO B</b>	<p>1 Your doctor does a swab, blood draw, other laboratory or pathology test. Then <b>sends the specimen to DLO/Quest.</b></p> <p>2 DLO/Quest runs tests in their lab and sends results to your doctor. <b>Be sure that your doctor includes your Member ID number on the lab order.</b></p>	<p><b>ZERO Covers</b></p> <ul style="list-style-type: none"><li> Lab/Pathology Tests Only</li></ul>
<b>SCENARIO C</b>	<p>1 Your doctor draws blood for lab work, then <b>sends the sample to any non-DLO/Quest lab.</b></p> <p>2 Tests are run at non-DLO/Quest lab, they send results to your doctor. <b>Your ZERO benefit does not apply in this situation.</b></p>	<p><b>ZERO Covers</b></p> <ul style="list-style-type: none"><li> Nothing Covered By ZERO</li></ul>

Details the process with scenario examples for labs.



### You'll Need Your ZERO Member ID For Labs

You can download your Member ID card from the myZERO app, by visiting [my.zero.health](http://my.zero.health) or scanning the QR code below.



Chat Live  
[www.zero.health](http://www.zero.health)



Give Us A Shout  
855-816-0001



Drop Us A Line  
[help@zero.health](mailto:help@zero.health)



Scan to access myZERO

Best Used For

Lab Work

PDF Flyer

Available In

English

Spanish



## I Have Access to Healthcare For \$0

Through my employer-sponsored benefits, I have access to ZERO. When I use a ZERO provider, I pay \$0 out-of-pocket and my employer pays 100%. We all save and I get high-quality care with my own Personal Health Assistant (PHA) to guide me through the process.

**ZERO contracts directly with providers for medical care such as:**

-  **Imaging Services:** MRIs, CT scans, X-rays, ultrasounds
-  **Surgeries:** orthopedic, women's health, surgery like gallbladder removal or hernia repair & more
-  **Procedures:** colonoscopy, mammogram, ENT, cardiologists for tests like EKGs & stress tests

### How ZERO Works

- 1**  
Provide me or ZERO with details about the procedure you want me to have (i.e. the order). Orders can be faxed to: 888-614-2141
- 2**  
My ZERO PHA will see if the procedure is available through ZERO and will send a referral to a provider
- 3**  
The ZERO provider can share the results of my tests, procedures, etc. with you

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A crucial resource designed for members to share with their doctors' offices to explain the program's specific model with next steps outlined.

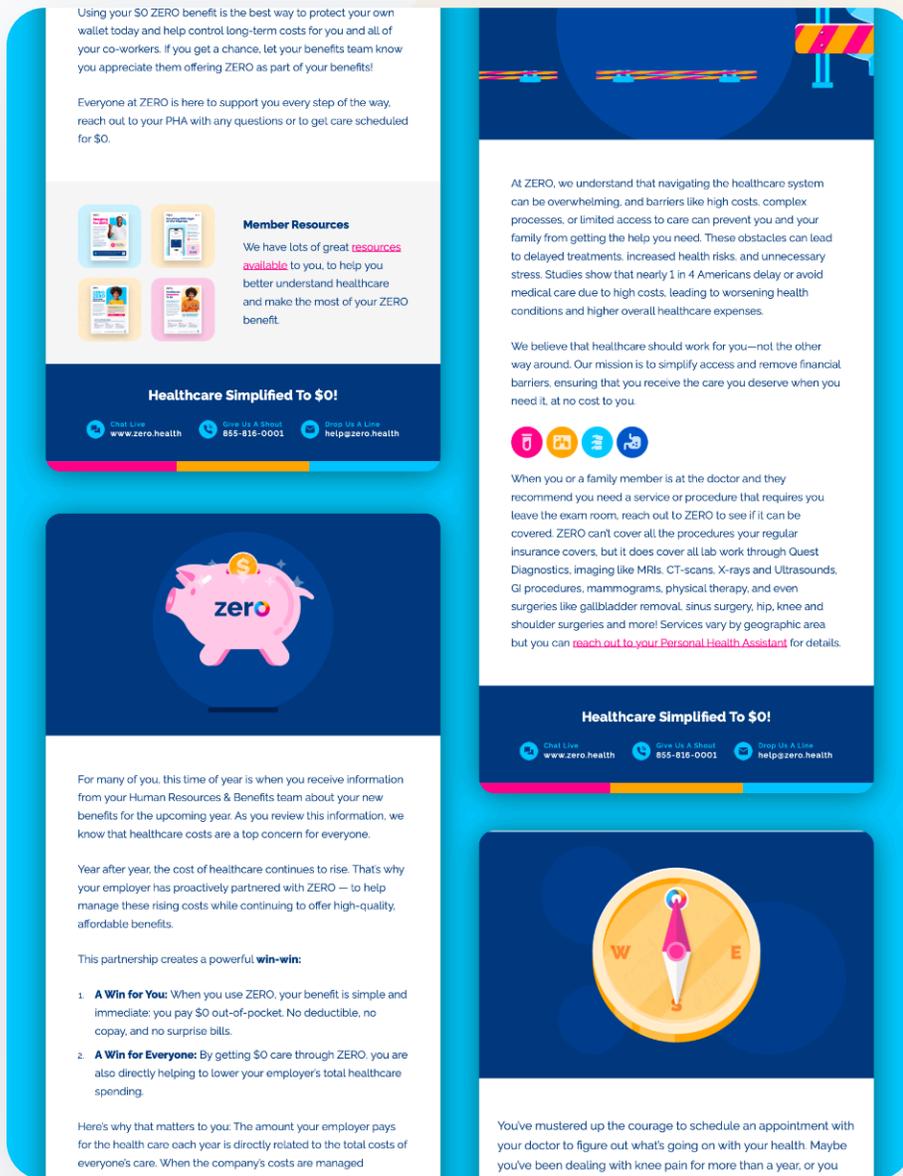
**Best Used For**      Provider Education, Doctor's Office

PDF Flyer

Available In English Spanish

# Member Educational Emails

View 



A collection of the ongoing, general educational email content sent to members throughout the year.

Best Used For

Ongoing Communication Emails

Email Campaign

Available In

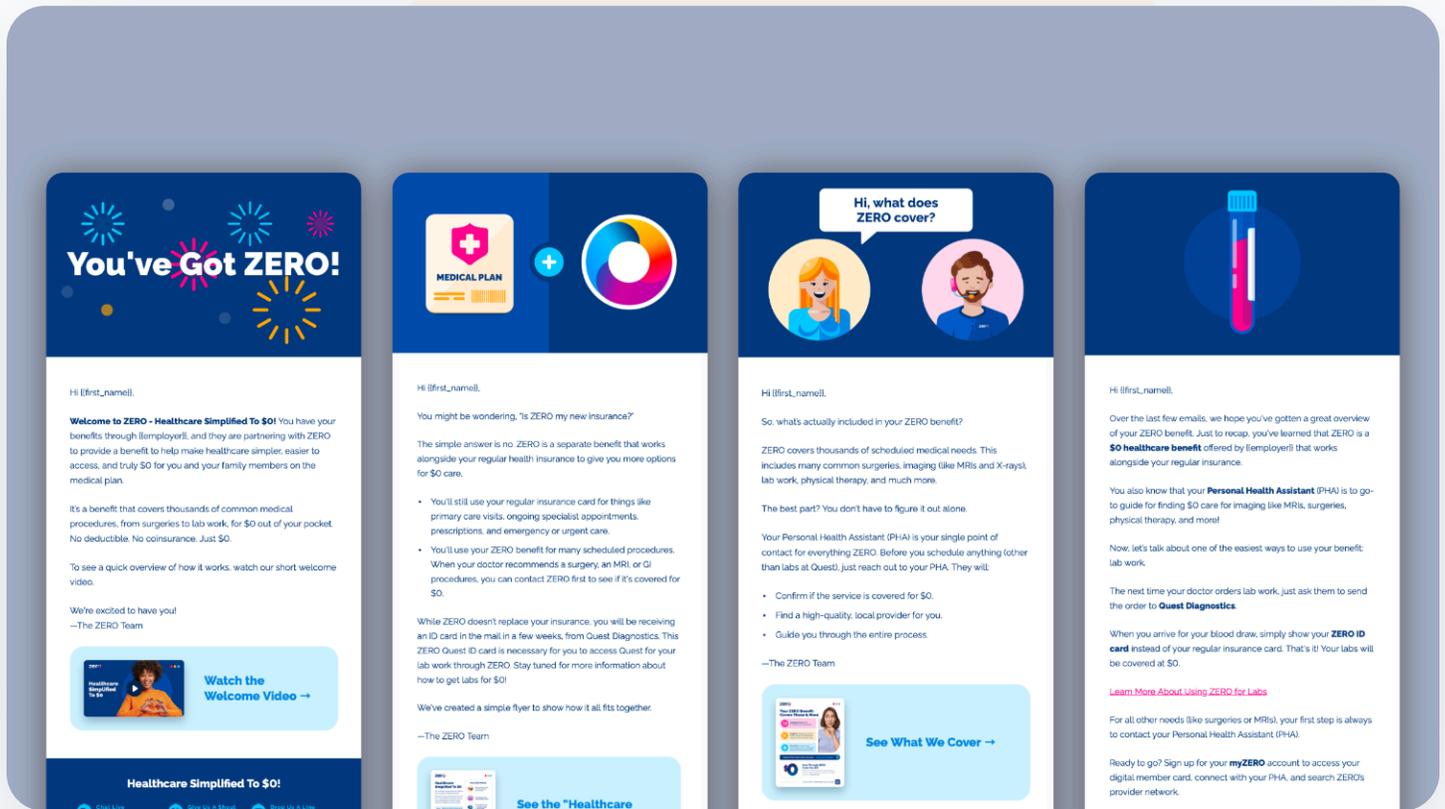
English

Spanish



# Member Onboarding Emails

View 



Content of the initial email series sent to new members for their enrollment into the program.

**Best Used For**

**New Member Onboarding Email Series**

**Email Campaign**

**Available In**

**English**

**Spanish**