



Impact Report

A Decade of Healthcare Simplified To \$0



The Broken Cycle & The ZERO Intervention

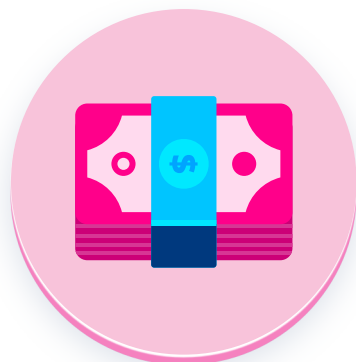
The \$4.5 trillion healthcare machine wasn't built for you; it was built to sustain itself, leaving employers and families to wade through the "sludge" of hidden costs, administrative friction, and systemic waste.

ZERO is the 'fast-lane' to lower-cost healthcare for everything from routine labs to major surgeries. By removing the 'sludge' of high-overhead systems, we partner directly with providers who are specifically focused on lowering the cost of care through transparent pricing, high-quality clinical outcomes, and an exceptional patient experience. Because these direct-contracted rates are on **average 35% lower** than traditional PPO rates, employers can afford to cover 100% of the bill—transforming a broken cycle of systemic waste into a streamlined \$0 experience for most scheduled care.



More than a benefit. A decade of proven results.

The Financial Rescue



\$107M+

Employer Savings
on Cost of Care

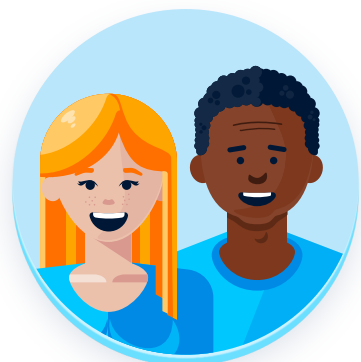
The Family Dividend



\$1,800

Avg. Saved per Family
on Out-of-Pocket Costs

The Scalability Proof



35x

Increase in Members,
From 5K to 175K

Engagement: The Mechanism of Savings

We believe that a healthcare benefit is only as valuable as its utilization. While others focus on broad, passive networks, we focus on **active engagement**. We don't just provide a card or an app; we provide a path to care through personalized support coupled with clear and engaging communication.

Our ability to drive **\$107M in verified savings** is the direct result of reaching members through multiple touch points:

Personal Health Assistants

Our team provides hands-on support to help members navigate the system without the stress of bills or insurance directories.



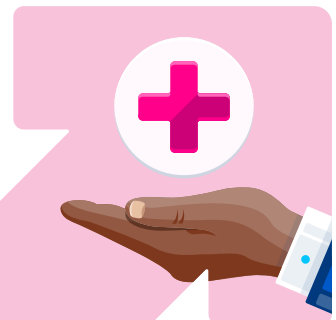
Sector-Specific Resonance

We build targeted campaigns that resonate with the unique cultures of the workforces we serve.



Simplicity by Design

By removing "red tape" and financial barriers, we make it easy for members to get care and save money.



\$1.8K

Avg. Savings per Family
Over Past 10 Years

"Everything was easy from the start. I was able to choose a place close to work. The staff was knowledgeable, so nice, funny, helpful, they just made you feel like part of the family. I feel so much better after getting treatment."

— Kelli, public school employee in Colorado



Precision Steerage: From Routine Care to Major Procedures

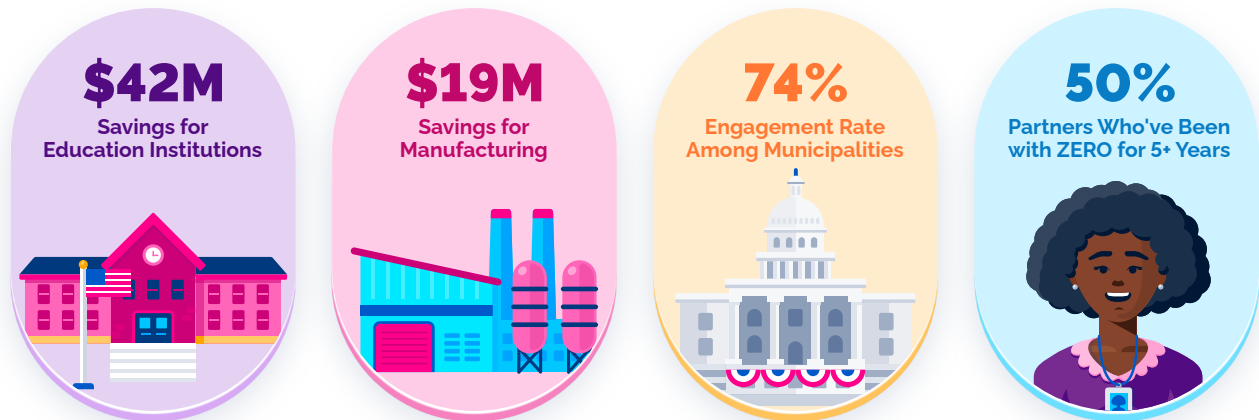
While the ZERO engine simplifies high-volume needs like labs and imaging, its true power lies in navigating members through life's most intimidating health decisions.



ZERO replaces the fear and anxiety of a "major procedure", with a concierge-level support system. Which provides \$0 out-of-pocket for members, along with high-quality care, proven by the **post-surgery provider NPS of 83**. Nearly 80% of our members tell us they're "**extremely happy**" with the outcome of their surgery.

Industry-Leading Impact: The Proof in the Partnerships

ZERO is no longer a "new" solution; we are a proven staple of the American workforce. Our engine is built to scale across diverse industries, adapting to the unique needs of every workforce—from teachers in the classroom to builders on the line.



The future of healthcare isn't a theory — it's a decade-long track record.

We have spent ten years proving that when you simplify the path to care and eliminate financial barriers, everyone wins. With **\$107M** in savings already reinvested into the organizations we serve, we are strengthening companies and empowering members to prioritize their health without the burden of medical debt. The movement to \$0 is just getting started.

Whether you are a self-funded employer looking to stabilize your budget or a healthcare provider ready to lead the way in high-value care, the time to partner is now. Reach out today to see how ZERO can drive measurable impact for your organization.