



Making \$0 Healthcare a Reality: How ZERO Turns the Impossible into Possible!

Here's a few FAQs about your ZERO benefit.

What is ZERO?

ZERO partners with healthcare providers that support our vision of Healthcare Simplified to \$0. Providers contract with ZERO for procedures and services you need, at lower rates than your health insurance. This allows ZERO to be offered to you through your employer-sponsored medical plan and to access ZERO providers at \$0 out-of-pocket costs to you and your covered dependents.

What healthcare services does ZERO offer?

Surgeries, X-rays, advanced imaging (MRI, CT-scans), physical therapy, GI procedures, labs and a lot more. You can search for providers in your area on our website care.zero.health or chat with a Personal Health Assistant (PHA) who will be able to tell you exactly what is covered.

How do I use my ZERO benefit?

When your doctor tells you that you need a service or procedure, ask for the details about the procedure your doctor wants you to have (the "orders") and **call your PHA at 855-816-0001**.

Why Aren't All My Doctors on ZERO?

While we are constantly growing our provider network, some larger health systems, hospitals and doctor's offices may not be aligned with our goal of offering transparent, reduced-cost care. Our focus remains on partnering with providers who share our commitment to affordability and transparency.

What providers do I have access to?

Check out care.zero.health to see what providers are in your area or call your PHA to see if a ZERO provider can perform the procedure you need.

What if I receive a bill?

With ZERO all services will cost you \$0. If you happen to receive a bill, no worries! Just get in touch with your PHA and we will help you with the details. ZERO has your back.

Yeah, but what about___?

Still have questions? We have answers. **Call 855-816-0001**, chat live zero.health or email help@zero.health. We also have great resources on [our website](https://www.zero.health).

