

Provider Network Selection & Pricing

The ZERO provider network is purpose-built around four commitments to employers and their members.

\$ Low Cost

Direct contracts and transparent pricing deliver meaningful savings without compromising care.

🏆 High Quality

Vetted providers held to ongoing compliance and outcomes monitoring — only the best stay.

+ Increased Access

Expanding coverage across markets so members can reach care close to home, when they need it.

😊 Member Satisfaction

No surprise bills, no patient collections — a simpler experience members actually trust.



Building Access Where Members Need It



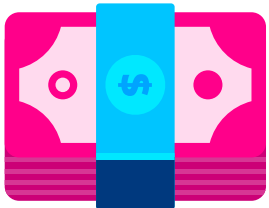
We Look for the Right Providers

Quality first. We look for leading independent providers who meet the quality standards of third-party validation, and demonstration operational excellence.



We Look for the Right Access

Convenience first. We look for provider organizations who have locations in our primary service areas, and who offer the categories of care that meet our member's needs in those areas.



We Look for the Right Price

Predictability first. We have a model that offers fixed predictable pricing to our employer partners. Our contracts with providers include surgical care bundles, per diem rates, and flat fees. This achieves real, tangible savings that you can see.

One Transparent Price Covers Everything

zero

29888 ACL Repair

\$6,790

One Fee

Surgeon • Facility • Imaging •
Anesthesia • Implant

VS

ACL Repair – \$14,186

Surgeon

Bill to Patient

Facility

Implant

Bill to Patient

Anesthesia

Bill to Patient

Imaging

Bill to Patient

