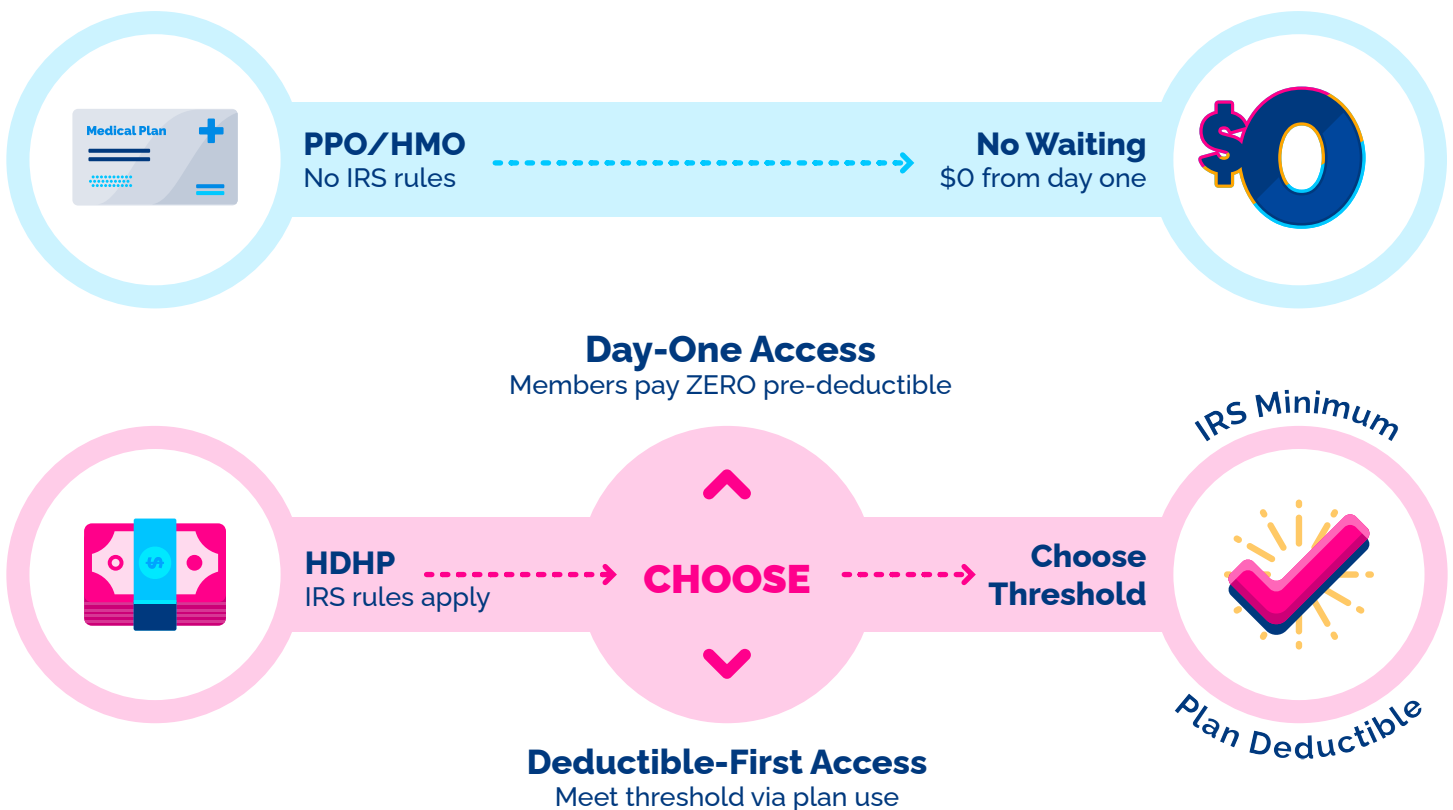




One Healthcare Benefit, Every Plan Type

Every employee has a **Path to \$0 with ZERO**, no matter which medical plan they're on. A Personal Health Assistant matches each Member with a quality provider at contracted rates at least 30% below typical insurance rates. You only pay when care is delivered.

Most employers offer more than one medical plan (PPO, HMO, HDHP) and ZERO works with all of them. ZERO offers employers options for supporting your employees that choose a High Deductible Health Plan.



Interested in HDHP options? [See the companion one-pager](#) walking through both HDHP decisions: turning on Day-One Access, and choosing your threshold.

