



# 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



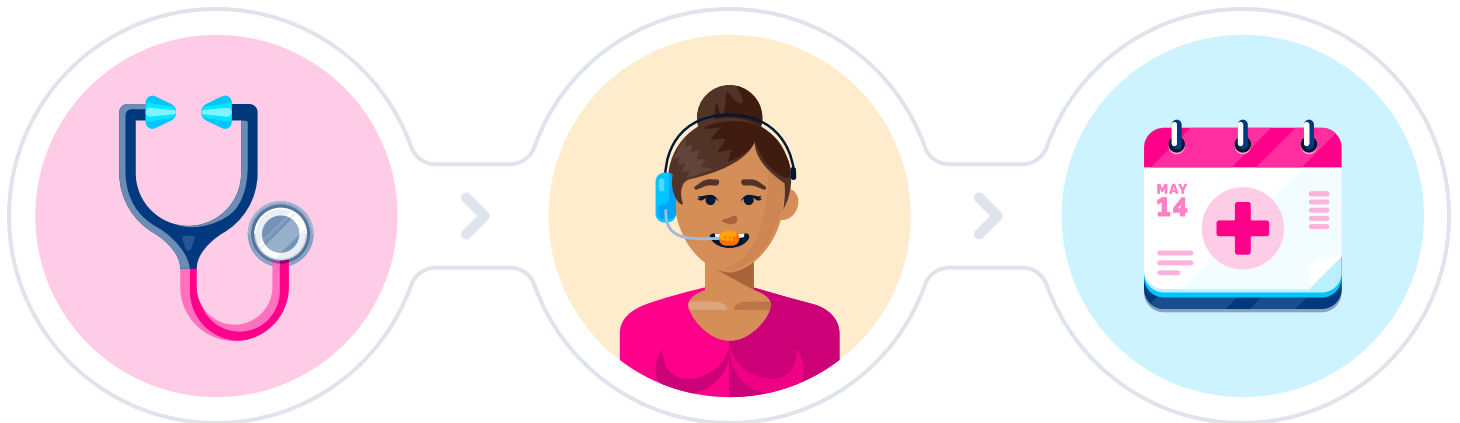
Your Employer Pays Those Reduced Costs



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.

