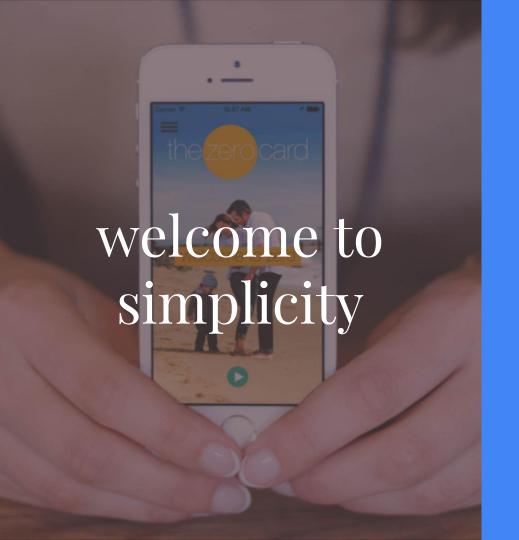
meet the zero card

simplicity.transparency.savings





the zero card is a transparent medical network that makes it easy (and free) for plan members to find fairly priced providers that can save you up to 80%



our mission: to help plan members and their families find the best combination of cost, quality and convenience

our vision: to provide you massive savings on your healthcare costs



the team

we have come from diverse backgrounds to collectively solve a universal problem



Jim Millaway

1 of only 5 people in the US
certified in Advanced
Critical Outcomes
Reporting Analysis in both
wellness and disease
management and "One of
America's Most Innovative
Benefits Leaders" (Forbes)



Stan Schwartz, MD
Internal Medicine and
Infectious Disease Specialist,
former medical director of
the largest private clinic in
the state of Oklahoma,
current CEO of WellOK, NE
Oklahoma Business Coalition
on Health



T.A. McCann
Serial entrepreneur with
multiple successful
companies in big data,
mobile and
communications
improvement (Rival IQ,
Gist, Blackberry, Microsoft
Exchange)



Tom Emerick
Former Vice President,
Global Benefits Design,
Walmart, managing
benefits for over 1M
employees in the US, and 1
of 13 "Unsung Heroes
Changing Healthcare
Forever" (Forbes)

Average price failure:

\$1,083
per member
per year

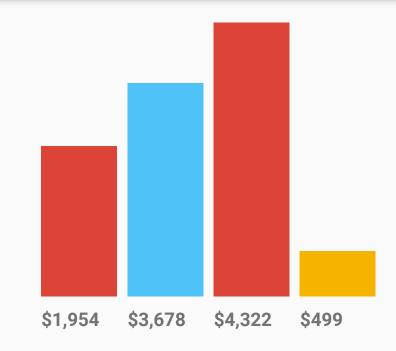
A typical plan with 5,000 members is overspending by \$451,250 a month

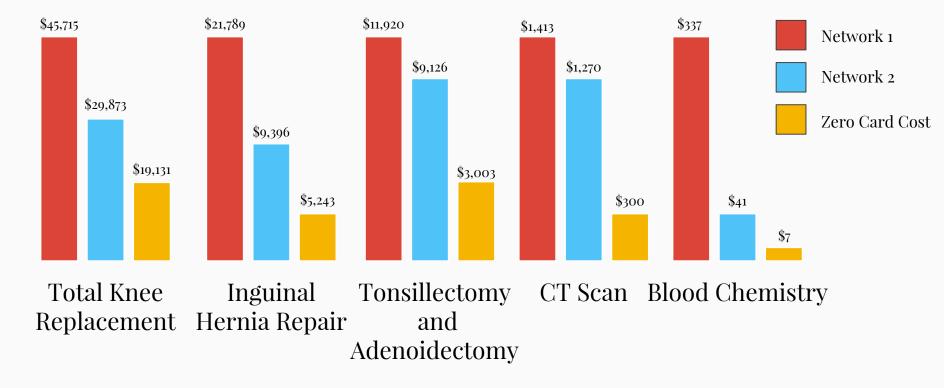


it may feel like a healthcare problem but you really just have a <u>pricing</u> problem

what should an MRI actually cost?





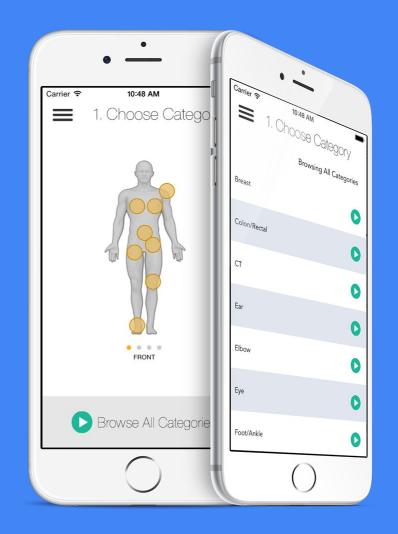


A look at 5 common procedures and pricing variation



the whole world has changed, why haven't benefits?

welcome to transparency, literally at your fingertips



how easy is it? it's just one, two, FREE

Step 1

Your doctor recommends you get a specific service or procedure

Step 2

Your Personal Health Assistant helps determine what is covered and where you can go

Step 3

We take care of all the details and you always pay \$0



patient experience is what will always define our success



local providers

































we are a platform not a network, a platform built around your needs



The only way to pay less for healthcare is to simply pay less for healthcare

