



## First Step

Your doctor says you need a procedure or surgery. You always have the ability to see your regular doctor. He or she will often determine what type of procedure or service you may need.



## Second Step

Just call or email us to see if your procedure is covered under The Zero Card. Once you have a diagnosis we can see what is available. Not everything is covered but we are always adding new providers and services.



## Third Step

Once you call, we will take care of every detail. We help with determining what is available, appointment scheduling, the transfer of medical records. We help throughout the whole process.



## Fourth Step

Everything is paid at 100%. You will always pay \$0. You will never have to worry about a deductible, copay or coinsurance. No more bills and no more surprises.



855.816.0001

[thezerocard.com](http://thezerocard.com)

# Frequently Asked Questions



The Zero Card offers hundreds of procedures and services that cost you \$0.



## How do I use The Zero Card?

When your doctor tells you that you need a service or procedure, call your Personal Health Assistant at 855.816.0001. We take care of the details and you always pay zero.



## What does The Zero Card cover?

The Zero Card includes services such as surgeries, x-ray, advanced imaging (MRI, CT, ), lab and many others.



## What does it cost me to use The Zero Card?

When you use The Zero Card, your health plan pays 100% of the charges. That means no deductible, no co-pay and no co-insurance coming out of your pocket.



## How do I know what providers are covered?

Most providers are listed on our website, [www.thezerocard.com](http://www.thezerocard.com). We do always encourage you to call us as we are always adding additional providers.



## What do I do if I receive a bill?

Receive a bill, no worries! Simply call us at 855.816.0001 or email us at [help@thezerocard.com](mailto:help@thezerocard.com) and we will take care of it.

Pretty awesome, right? If you've got any questions or concerns, just ask!

**855.816.0001**

Not the ask-in-person type? Feel free to reach out to us online at [help@thezerocard.com](mailto:help@thezerocard.com)