



ZERO TRULY HEALTH PLAN

Average monthly premiums for a 30 year old	\$649.80
IN-NETWORK	
HSA eligible	No
Calendar year deductible	\$0 Individual \$0 Family
Calendar year out of pocket maximum	\$2,000 Individual \$4,000 Family
Primary Care	
Primary Care	FREE Direct Primary Care
Specialist office visit	\$0 copay
Laboratory services	\$0 copay
Physical, occupational and speech therapy	\$0 copay
Mental health office visits	\$0 copay
X-rays & diagnostic imaging	\$0 copay
MRIs & advanced imaging	\$0 copay
Outpatient facility	\$0 copay
Outpatient professional	\$0 copay
Inpatient hospital	\$500 copay per day for a max of 2 days
Pharmacy	
Generic drugs	\$0 copay
Preferred brand drugs	\$0 copay
Non-preferred brand drugs	50% coinsurance up to out of pocket max
Specialty drugs	50% coinsurance up to out of pocket max
Emergency	
Emergency room visits	\$0 copay
Urgent care	\$0 copay
Emergency medical transportation	\$0 copay