

# Topics of Discussion



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# Zing Health

## ❖ Our History

Zing health is a physician-founded-and-led provider of Medicare Advantage health plans who seeks to drastically improve health outcomes in diverse populations that have been chronically underserved.

## ❖ Our Mission

Zing Health has a singular mission: Providing managed care Medicare Advantage plans that address social determinants of health to reduce health care disparities among historically underserved populations.

## ❖ Our Focus

Zing health focuses on offering many different types of benefit rich plans that meet the needs of our members including chronic special needs plans especially designed for people with diabetes, chronic heart failure, and other heart conditions, dual eligible special needs plans especially designed for people on Medicaid and Medicare, and non-special needs plans to provide a wide variety of rich benefits. Zing takes a collaborative approach to treating the “whole” person; partner with them to develop comprehensive, customized care plans; connect them with resources relating to social determinants of health; and provide concierge-level customer service.

## ❖ Our Differentiators

With leading high value benefits around competitive drug pricing, free key medical devices, and supplemental benefits such as groceries, OTC card, transportation and more, Zing health builds plans with the members specific needs in mind. Zing health's personalized model of care keeps the member and their primary care provider at the center, while supporting them with a holistic care team that includes nurse care managers, behavioral health clinicians, social workers, and connections to community resources.

### Our Name

The word Zing connotes energy, vigor, and excitement. Zing’s goal is to provide Medicare beneficiaries with the care, services, information, and wellness programs they need to achieve amaZing health.

Eric E. Whitaker,  
MD, MPH  
Founder



# Zing Health Vision and Strategic Overview

## Four critical areas of focus:

1

Differentiated product design

2

Industry leading customer experience

3

Integrated care delivery

4

Robust sales and marketing

# Company Overview

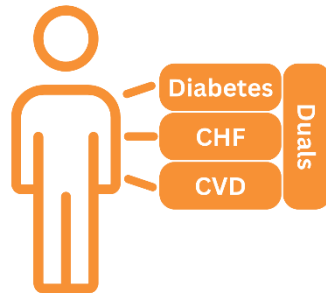
We have seen accelerated growth over the past 12 months with more than **3X year-over-year growth**.

**13,000+**  
7/1/2024 MA Lives



**>70%**

*New members enrolled in  
Special Needs Plans (SNPs)  
as of 7/1/2024*



**3**

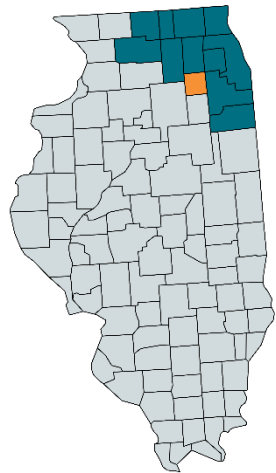
*MA states today  
(IL, IN, MI)*



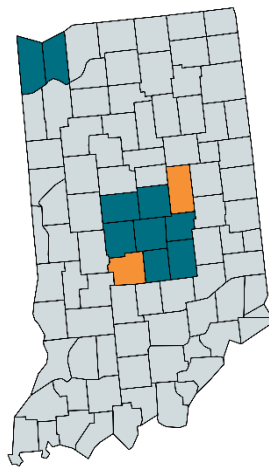
# 2025 Existing and Expansion Markets <sup>^</sup>

We have filed expansion into 20 new counties with targeted entry into 3 new metropolitan areas (Memphis, Nashville, and Cleveland)

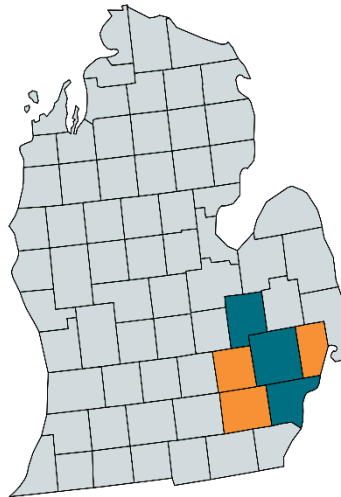
**Illinois**



**Indiana**



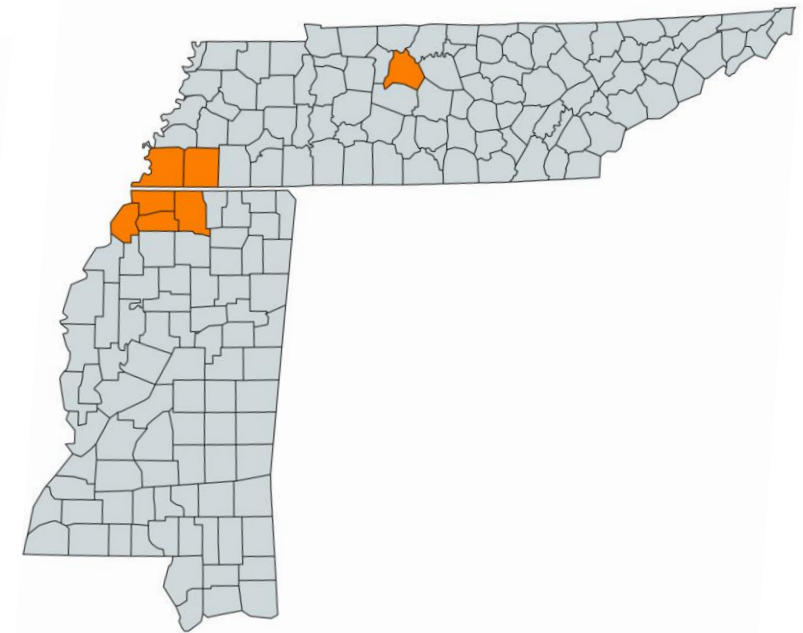
**Michigan**



**Ohio**



**Tennessee & Mississippi**

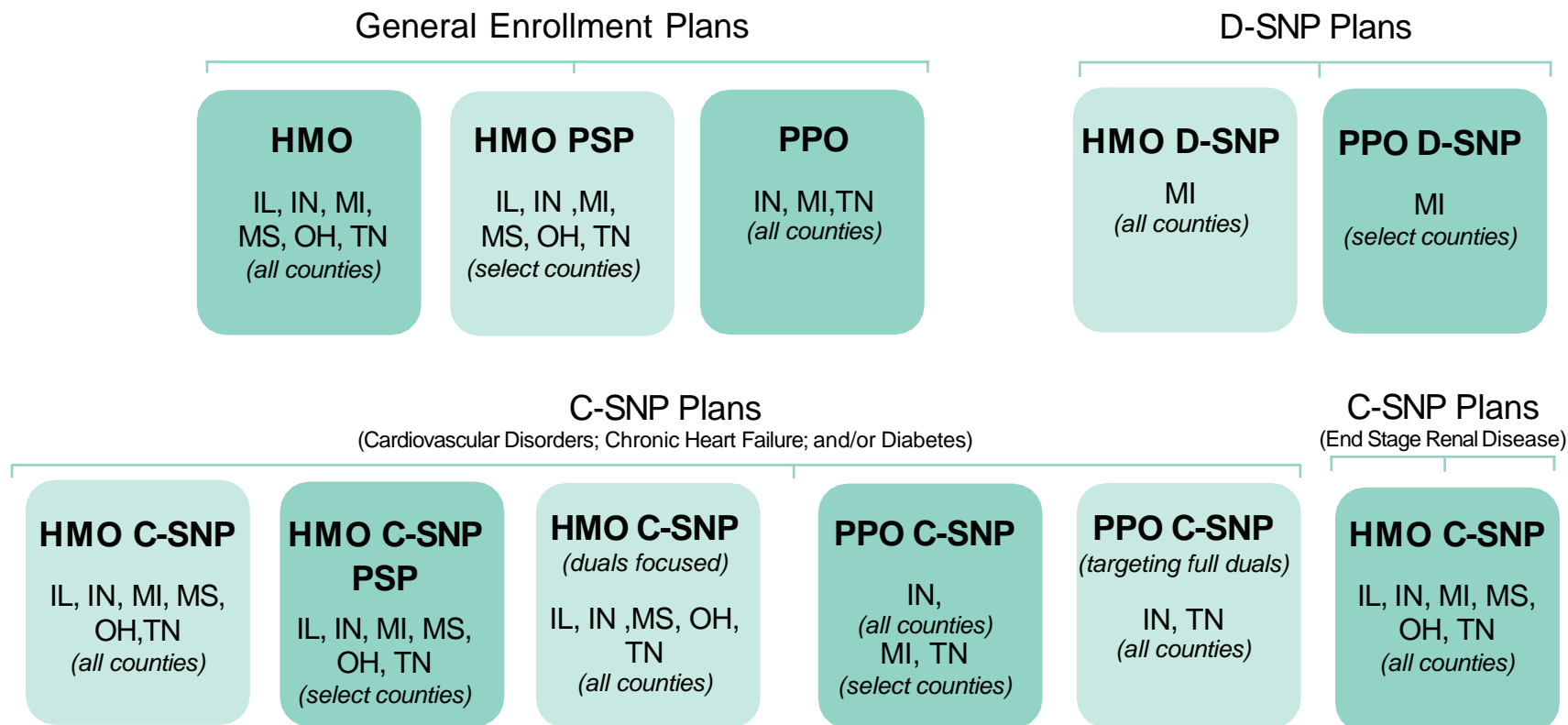


 **2024 Footprint**     **2025 Expansion**

<sup>^</sup>2025 state and county expansion pending CMS approval.

# Planned 2025 Product Portfolio

Zing is continuing to expand its product suite, with a focus on Special Needs Plans, to maximize its ability to serve its core populations.



# Key Bets Being Made for 2025 Benefits Design

Zing is allocating the majority of its product investments into six key benefit categories that it expects to win and provide broker partners with ample sales opportunities.



## \$0 Premiums (all plans)

- D-SNPs will have LIS premium but member premium will be subsidized by their LIS



## PPO Cost Share Parity

- All PPO plans will offer in-network and out-of-network cost share parity for all plans in all markets
- Currently no other PPO plans in IN with matching cost share parity (and only a few in MI)



## Food/Utility Benefits

- Disproportionally investing into food and utility flexible purse (should be at or above competitors on this critical benefit)
- Utility benefits to be offered to most of Zing's targeted populations



## C-SNP Enhancements

- Robust monthly allowance for healthy foods, utilities, and/or OTC
- Part D T6 formulary with \$0 copay for key C-SNP related drugs
- Lower SPC copays for C-SNP-specific specialists
- Chronic meals benefits allowing for additional health meals



## Allowance Improvements

- Competitive allowance for Flex cards for select plans
- Combined flexible benefit allowance for SDoH needs (general enrollment plans)



## Competitive MOOPs

- Competitive MOOPs for all plans
- Select PPO plan MOOP will be the same in-network and out-of-network

# 2025 Product Strategy



# 2025 Product Portfolio Improvements

Zing has identified areas for improvement and has expanded its 2025 product portfolio to streamline the beneficiary plan selection process and enhance member access and experience.



**Expanded portfolio / Service area expansion**



**Precise investments in specific benefit areas**



**Network Improvements**



**Value based insurance design (VBID) participation**



**Special Supplemental Benefits for the Chronically Ill (SSBCI)**

# Medicare Plan Type Overview

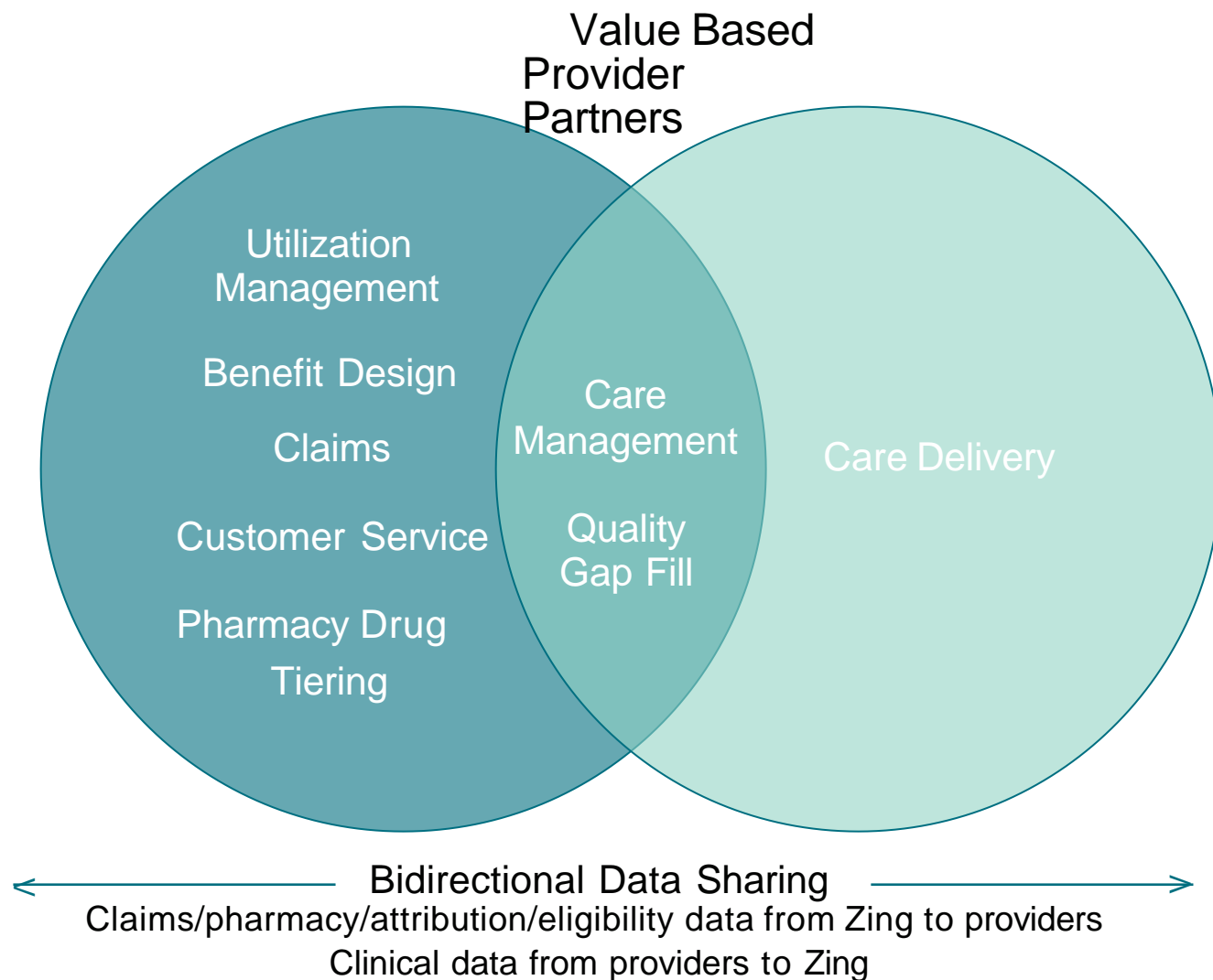
Plan Type	Plan Type Overview	Zing 2025
Chronic Special Needs Plan (C-SNP)	Plans limited to beneficiaries with an eligible chronic condition	Zing is expanding its C-SNP plan portfolio for those with Cardiovascular Disorders, Chronic Heart Failure, and/or Diabetes to include PPO, PSP and plans targeted to Dual Eligible Beneficiaries. New ESRD plans will be available in all states.
Dual Eligible Special Needs Plan (D-SNP)	Plans limited to beneficiaries who receive Medicaid, plan eligibility may vary by Medicaid level	Zing will continue offering D-SNP PPO product in Michigan.
Health Maintenance Organization (HMO)	Members must get care and services from providers in the plan's network and must be assigned an in-network PCP	Zing is expanding its HMO product portfolio to Tennessee, Mississippi and Ohio.
Health Maintenance Organization Point of Service (HMO-PPO)	An HMO plan but allows for some out of network services	Zing will introduce PPO plans to Tennessee to support members who prioritize network flexibility.
Preferred Provider Organization (PPO)	Members can see providers out of network and are not required to be assigned to a PCP at time of enrollment	Zing will be offering PPO general enrollment, C-SNP and D-SNP plans in select markets.
Provider Specific Plan (PSP)	Plans that are limited to a subset of Zing's provider networks. Networks meet all network adequacy requirements. Members must stay within their sub-network of providers assigned to their specific plan.	Zing will be launching Provider Specific Plans with enhanced benefits in select markets, in partnership with our quality focused, value-based providers.

# 2025 Zing Health Member Profiles by Product Type

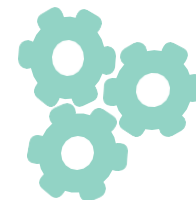
Product & Plan Types		PSP (Provider Specific Provider) HMO	HMO	PPO
General Enrollment		Non-Dual/Chronic individual either already with or open to exploring a Zing Preferred Provider to capture the richest non-SNP benefit design	Non-Dual/Chronic individual who leverages a specific non-Zing Preferred Provider and wants to maintain that relationship while receiving a rich benefit design	Non-Dual/Chronic individual who values a fully flexible network to take advantage of IN/OON cost parity, while also receiving a strong benefit design
D-SNP			Individual who qualifies for both Medicare and Medicaid and desires quality care coordination between the two programs, has a Zing D-SNP plan available in their county, and values the richest D-SNP supplemental benefit design while using a specific in-network providers	Individual who qualifies for both Medicare and Medicaid and desires quality care coordination between the two programs, has a Zing D-SNP plan available in their county, and values rich D-SNP supplemental benefit design as well as a fully flexible network with IN/OON cost parity
C-SNP	C-SNP (General)	Individual with Diabetes, CHF, and/or CVD who is either already with or is open to exploring a Zing Preferred Provider to capture the richest benefits and receive quality care management designed for their conditions	Individual with Diabetes, CHF, and/or CVD who uses a specific non-Zing Preferred Provider and wants to maintain that relationship while receiving rich benefits and quality care management designed for their conditions	Individual with Diabetes, CHF, and/or CVD who values a fully flexible network to take advantage of IN/OON cost parity, while receiving strong benefits and quality care management designed for their conditions
	C-SNP (Dual Focused)			Individual with Diabetes, CHF, and/or CVD, is fully dually eligible (Medicaid/Medicare), and there is not a Zing D-SNP plan available in their county, where the individual values a fully flexible network to take advantage of IN/OON cost parity and receives quality care management designed for their conditions
	C-SNP ESRD	Individual with End Stage Renal Disease and values free dialysis, unlimited transportation, and other critically rich benefits to improve their health and well-being while using an in-network PCP and nephrologist		

# High Performing Value Based Care Partnerships

Zing believes successful value-based partnerships should be foundationally transparent and collaborative.



**Proactive Support for Partners**  
 Zing leverages its care model, member experience, and data collaboratively with partners to improve member engagement and clinical outcomes



**Sustainable Benefit Design**  
 Zing enables the long-term success and sustainability of its provider partners through intelligent benefit design that prioritizes medical, pharmaceutical, and social access



**Focused Growth**  
 Zing leverages its product portfolio and sales and marketing channels to achieve concentrated growth with high-performing providers



# 2025 Plan Types

# 2025 Product Portfolio: Plan Types

We have a diverse product portfolio in line with our mission of providing choice and access to underserved beneficiaries by offering HMO, PPO, C-SNP and Dual-Focused products ^



Zing Health qualifying conditions include:

- Diabetes / Cardiovascular Disorders / Chronic Heart Failure
- ESRD with dialysis

^Plan offerings vary by county

# Provider Specific Plans (PSP)

Partnering with quality providers allows us to provide enhanced benefits to our members. ^

## What is a PSP

- A provider-specific plan (PSP) is a Plan benefit package (PBP) designed to offer enrollees benefits through a subset (narrow-network) of the overall contracted network.

## Advantages

- Better benefits! Quality care and provider performance translates to improved contracted rates and purchasing power to invest in member benefits. Zing will be able to enhance benefits for these plans above other plan types.

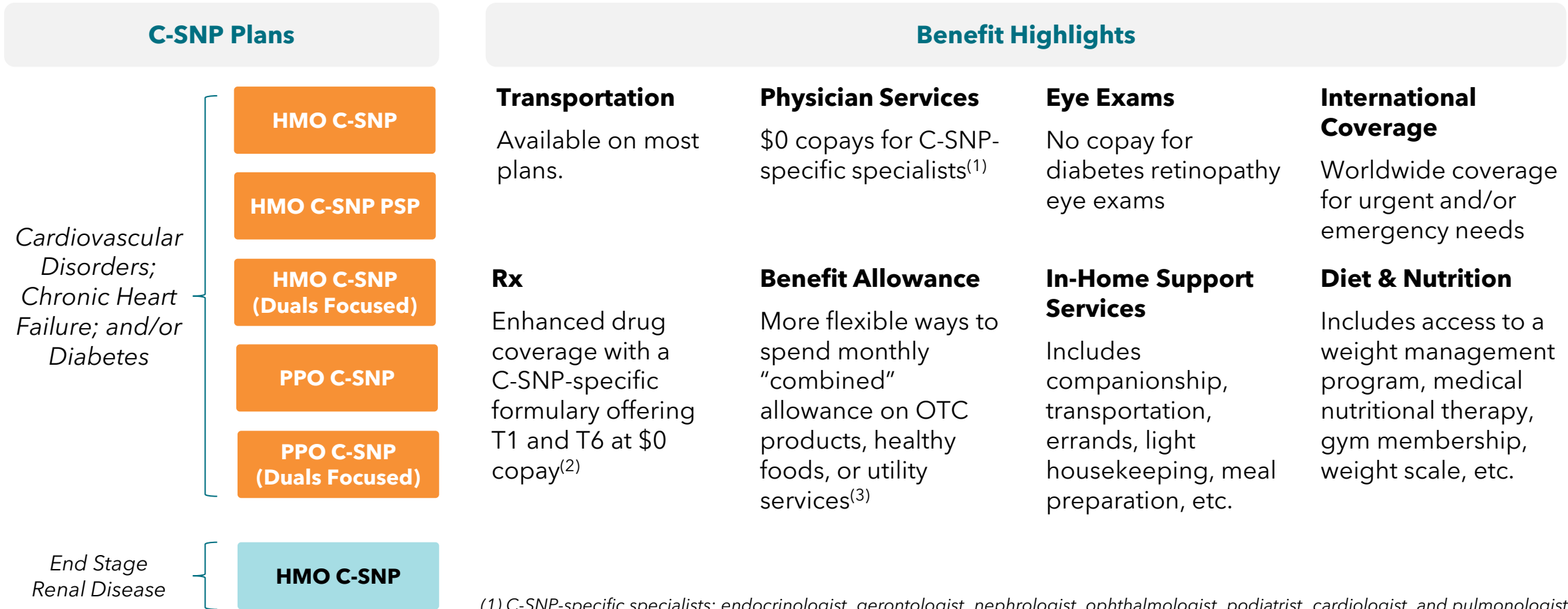
## Network Rules

- PSP plans are HMO plans with their own provider directory reflecting a subset of our overall network.
- PSP plans are comprised of "Value Based" provider groups, who specialize in quality focused care, such as Oak Street Health.
- **Members must choose a primary care physician (PCP) and stay within the allowable network of providers** except for Urgent / Emergency services or if Prior Authorization is received.

^PSP plan offerings vary by county

# Chronic Special Needs Plan (C-SNP)

Beneficiaries with chronic conditions face unique challenges that deserve flexibility based on evolving needs. We differentiate ourselves by offering a wide portfolio of plan options with specially designed plan benefit packages targeting services important to members with chronic conditions.

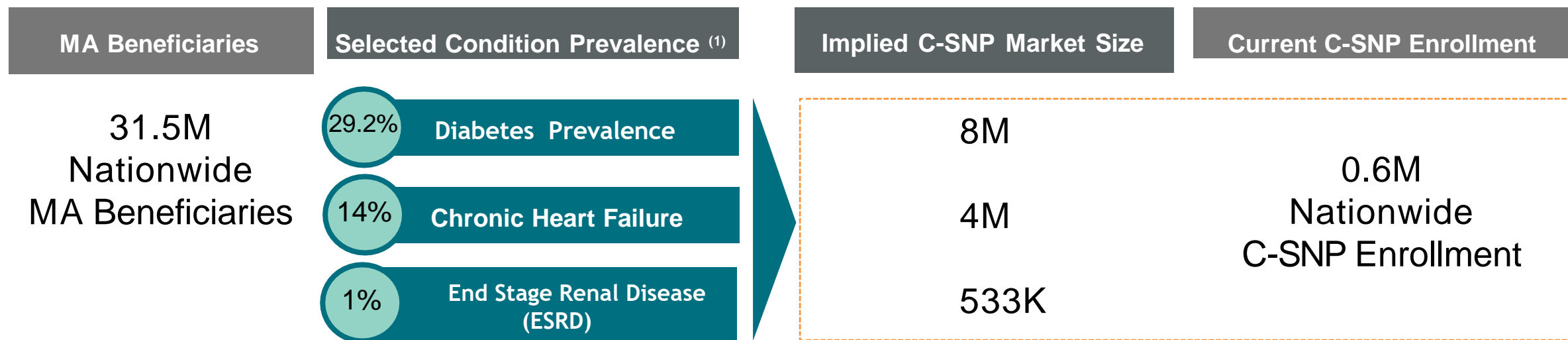


(1) C-SNP-specific specialists: endocrinologist, gerontologist, nephrologist, ophthalmologist, podiatrist, cardiologist, and pulmonologist.  
 (2) Tier #6 - includes various chronic condition drugs  
 (3) Allowance is provided on a reloadable debit card



# Chronic Special Needs Plans (C-SNPs) Sales Opportunity

Zing is targeting a large and underpenetrated segment which addresses the needs of Medicare eligibles and distribution partners today.



## C-SNP Advantages

### Members

- Benefits tailored to their needs
- Lower rate of hospitalization and decreased likelihood of mortality

### Providers

- Better address clinical needs and access through condition-specific benefits

### Brokers

- Year-round sales with lower churn than dual eligible
- Differentiated product benefits that few seniors know about

# C-SNPS Offer Year-Round Growth



**Any Medicare individual who qualifies for a C-SNP via chronic condition and is not currently on one, can enroll at any point in the year**

## C-SNP ENROLLMENT CALENDAR BENEFITS

With the limitations being added to the D-SNP SEP opportunity beginning January 1, 2025, C-SNP SEP utilization is expected to increase.

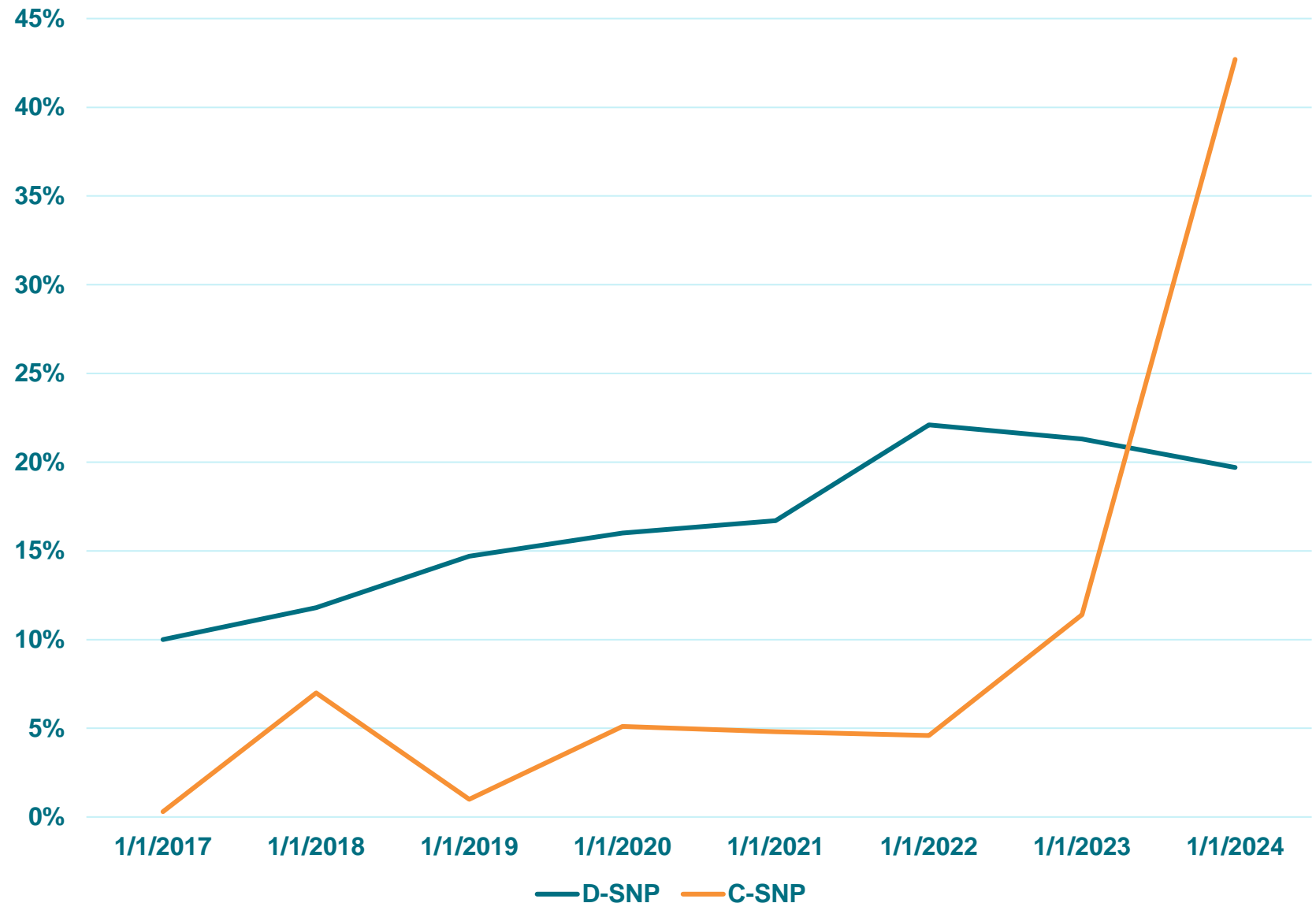
Marketing outside of AEP tends to be less expensive given lower demand for media, although it requires a greater level of targeting.

Ability to market year-round for C-SNP benefits and eligibility creates greater mindshare if you want to de-seasonalize your business.

Given low current C-SNP penetration, population of eligible individuals not currently enrolled in a C-SNP is very large, driving ample year-round growth opportunity.

# C-SNP vs. D-SNP Historical Growth

42% YOY C-SNP growth amongst all health plans and is now the fastest growing product category in the MA space.



Source: CMS Data

# Duals Focused C-SNP

Unique type of plan available for beneficiaries with qualifying chronic conditions that are dually eligible.



## Plan Type

- Zing offers HMO and PPO C-SNP with a Duals Focus
- HMO / PPO offerings vary by market
- C-SNP with a Duals Focus will not be offered in Michigan



## Eligibility

- Members must have a qualifying chronic condition to enroll (Diabetes / CVD / CHF)
- Plan will not be attractive to non-duals or partial duals



## Premiums

- Part C Premium = \$0
- Part D Premium = LIS Target
- Full dual members will have a \$0 premium experience



## Benefits<sup>^</sup>

- Plans are filed with 20% coinsurance for Medicare A/B Services
- Advantaged supplemental benefits
- We will monitor members who lose their Medicaid Status / Level to minimize member risk

<sup>^</sup>Benefit offerings vary by county

# End Stage Renal Disease (ESRD) C-SNP

An underserved and high-risk population.

## ESRD OVERVIEW

- Kidney disease is a massive addressable market, including ~460K ESRD patients nationwide and ~1.1M Chronic Kidney Disease (CKD) Stage 4-5 patients nationwide, representing \$105B+ of unmanaged spend
- The 21st Century Cures Act enabled patients with ESRD to enroll in MA plans regardless of their previous coverage beginning in 2021<sup>(1)</sup>, expanding MA and requiring plans to have a strategy to manage this high-cost population
- 1% of ESRD members are served by Medicare C-SNP today

## ZING'S SOLUTION

- Consistent with our strategy to offer underserved beneficiaries focused C-SNP benefits in partnership with quality providers who can help manage the intensive care of ESRD patients.
- Our ESRD C-SNP<sup>^</sup> focus on the benefits that drive better health outcomes and savings for ESRD members, including \$0 copays for dialysis and nephrologist visits
- Unlimited transportation to dialysis centers for members enrolled in an ESRD plan

**2025 HMO ESRD C-SNP will no longer be PSPs and members will be able to see any Nephrologist provider within the Zing network.**

(1) Previously, ESRD members could not enroll in MA plans unless they were enrolled prior to their ESRD diagnosis

<sup>^</sup>ESRD plan offerings vary by county

# Dual Eligible Special Needs Plan (D-SNP)

Dual-eligible individuals face complex healthcare and financial challenges including the fragmented care of navigating multiple healthcare systems and high costs.

## Zing 2025 D-SNP Plans<sup>^</sup>



## D-SNP Eligibility = Medicare + Full Medicaid

### Full-Benefit Dual Eligible (FBDE)

Medicaid will pay for Medicare Part A & Part B premiums, deductibles, co-insurances, and co-payments. Eligible beneficiaries also receive full Medicaid benefits.

### Qualified Medicare Beneficiary (QMB)

Medicaid will pay for Medicare Part B premiums, deductibles, co-insurances, and co-payments.

### Qualified Medicare Beneficiary (QMB+)

Medicaid will pay for Medicare Part A & Part B premiums, deductibles, co-insurances, and co-payments.

### Specified Low-Income Medicare Beneficiary (SLMB+)

Medicaid will absorb the cost of Medicare Part B premiums. Some people with SLMB are also eligible for full Medicaid benefits (SLMB+)

## Plan Highlights

### Simplified Experience

We streamline and coordinate care across Medicare and Medicaid, reducing complexity and enhancing convenience for better health outcomes

### Enhanced Care Coordination

Care Management coordinates healthcare services for better health outcomes

### Expanded Coverage and Services

Our plan offers and offers additional benefits and services to enhance care and save member's money

<sup>^</sup>Plan offerings vary by county

# Preferred Provider Organization (PPO)<sup>^</sup>

**PPO**  
General Enrollment

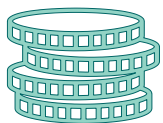
**PPO C-SNP**  
Diabetes/CVD/CHF

**PPO C-SNP**  
Diabetes/CVD/CHF  
Duals Focused

**PPO D-SNP**  
Full duals



PPO Plans have In-Network (INN) & Out of Network (OON) Cost share Parity for most Medicare Part A and Part B services



Competitive Maximum Out of Pocket Limits



PPO plans also offer mandatory supplemental benefits, Special Supplemental Benefits for the Chronically Ill (SSBCI), Value Based Insurance Design (VBID)

<sup>^</sup>Benefits, MOOP, cost share, service area varies by plan. Coinsurance required for select supplemental services received OON

# Special Election Periods – What’s New

**2024**

Beneficiaries with Low Income Subsidy (LIS) or who qualify for any level of Medicaid are offered a quarterly special election period (SEP) allowing them to switch to any Medicare Advantage plan they may be eligible for.

**2025**



Beneficiaries enrolled in a Dual Eligible Special Needs Plan (D-SNP) with full dual eligibility have a monthly SEP to switch to a Fully Integrated Dual Eligible Special Needs Plan (FIDE SNP) or Highly Integrated Dual Special Needs Plan (HIDE SNP) if they are also enrolled in or will be enrolled in the same Medicare and Medicaid Managed Care Organization as of their D-SNP effective date.



Beneficiaries who qualify for LIS will have an SEP to leave their Medicare Advantage plan and return to Original Medicare and enroll in a prescription drug plan (PDP), which then triggers a monthly PDP SEP



Beneficiaries enrolled in a D-SNP will have an SEP to leave their Medicare Advantage plan and return to Original Medicare and enroll in a PDP, which then triggers a monthly PDP SEP



# 2025 Final Rule Update

The Stay order specifically addressed the following and all other changes contained in the Final Rule will remain for 2025.

- The Fixed Fee provision, defining administrative payments as encompassed within “compensation” and limiting the total amount of payment carriers can make for administrative services to \$100.
  - The Contract-Terms Restriction provision, prohibiting contract terms between MA carriers and agents, brokers, and field marketing organizations (FMOs) that have “a direct or indirect effect of creating an incentive that would reasonably be expected to inhibit an agent or broker’s ability to objectively assess and recommend which plan best fits the health care needs of a beneficiary.”
  - The Consent Requirement provision, prohibiting third-party marketing organizations such as FMOs from “distributing any personal beneficiary data that they collect” without consent.
- The district court entered a Section 705 stay as to the Fixed Fee provision and the Contract-Terms Restriction provision, which will **remain in effect until the court reaches a final decision on the merits and during the pendency of any appeal.**



# 2025 Portfolio Highlights

# 2025 Service Area Expansion: Highlights

**3 New States**

Entering select markets within **Mississippi, Ohio** and **Tennessee**

**Opportunity:**

**774,951** Medicare Eligibles and **339,314** C-SNP Eligibles

**18 New Counties**

Adding a total of 18 new counties which equals a **72% county expansion!**

**Opportunity:**

**1,142,989** Medicare Eligibles and **507,152** C-SNP Eligibles

**43 total counties**

In all, we will be in 43 counties across six states and will have a **40% increase in total addressable market.**

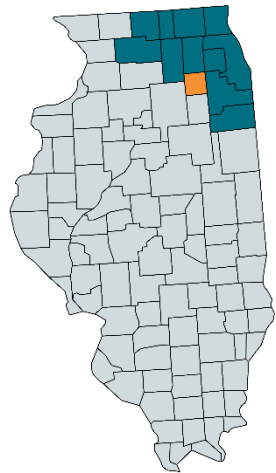
**Opportunity:**

**4,025,977** Medicare Eligibles and **1,811,753** C- SNP Eligible

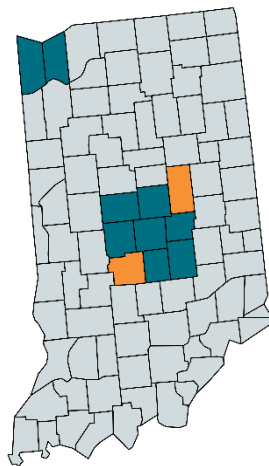
# 2025 Geographic Footprint<sup>^</sup>

We have filed expansion into 20 new counties with targeted entry into 3 new metropolitan areas (Memphis, Nashville, and Cleveland)

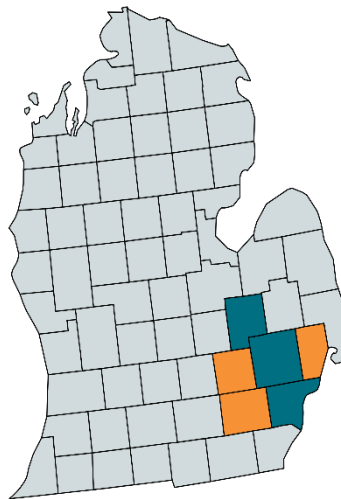
**Illinois**



**Indiana**



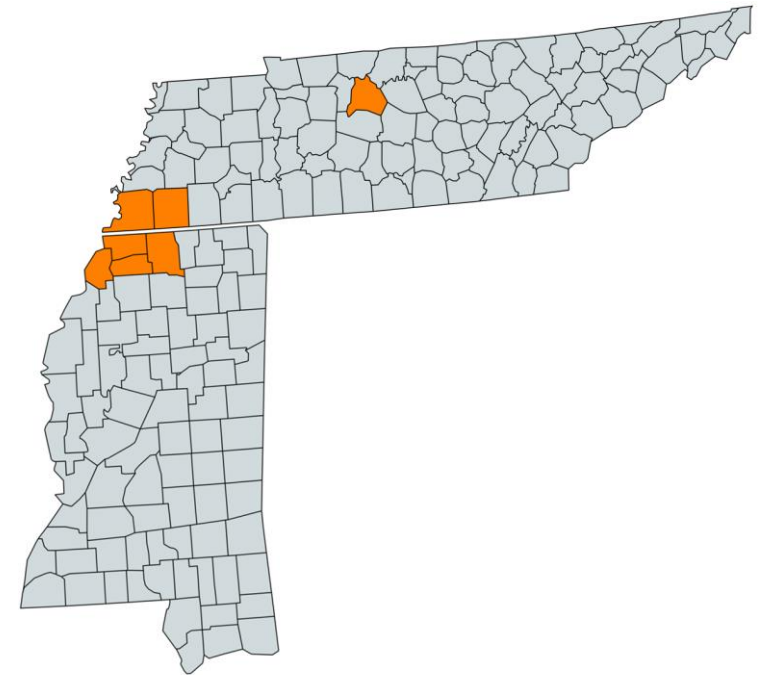
**Michigan**



**Ohio**



**Tennessee & Mississippi**



■ **2024 Footprint**    ■ **2025 Expansion**

<sup>^</sup>2025 state and county expansion pending CMS approval.

# 2025 Plan Names

With our vast portfolio, Zing is differentiating its plans through key terms in their plan name for easy identification. Plans will continue to include the state abbreviation of their service area.

Plan Type	Key Word	2025 Plan Name
HMO Plans	Select	Zing Select Care [ST] (HMO)
PPO Plans	Open Choice	Zing Open Choice [ST] (PPO)
PSP Plans	Elite	Zing Elite Select [ST] (HMO) Zing Open Choice Elite [ST] (PPO)
D-SNP Plans	Complete	Zing Dual Complete Select [ST] (HMO D-SNP) Zing Dual Complete Open Choice [ST] (PPO D-SNP)
C-SNP Plans for Diabetes/CVD/CHF	Diabetes & Heart	Zing Select Diabetes & Heart [ST] (HMO C-SNP) Zing Elite Diabetes & Heart [ST] (HMO C-SNP) > Provider Specific Plans Zing Diabetes & Heart Complete Care [ST] (HMO C-SNP) > Dual Focused Plans Zing Open Choice Diabetes & Heart [ST] (PPO C-SNP) Zing Choice Diabetes & Heart Complete [ST] (PPO C-SNP)
C-SNP Plans for ESRD	ESRD	Zing ESRD Select [ST] (HMO C-SNP)

# 2025 Michigan Service Area

## (Ann Arbor & Detroit Metro)

We will be expanding into three new counties for the 2025 plan year.^



Counties (6)

- Livingston\*
- Genesee
- Macomb\*
- Oakland
- Washtenaw\*
- Wayne

\*New for 2025

- 2024 Footprint
- 2025 Expansion Counties



^2025 county expansion pending CMS approval.

# 2025 Michigan Plan Portfolio <sup>^</sup>



<sup>^</sup>2025 county expansion pending CMS approval.

Product Type	2024 H/PBP	Plan Name	Service Area
<b>GENERAL ENROLLMENT PLANS</b>			
HMO PSP	H4624-022	Zing Elite Select MI (HMO)	<b>Existing:</b> Wayne <b>2025 Expansion:</b> Macomb, Oakland
HMO	H4624-006	Zing Select Care MI (HMO)	<b>Existing:</b> Genesee, Oakland, Wayne <b>2025 Expansion:</b> Livingston, Macomb, Washtenaw
PPO	H6876-001	Zing Open Choice MI (PPO)	<b>Existing:</b> Wayne <b>2025 Expansion:</b> Livingston, Macomb, Oakland, Washtenaw
<b>D-SNP PLANS</b>			
HMO D-SNP	H4624-019	Zing Dual Complete Select MI (HMO D-SNP)	<b>Existing:</b> Genesee, Oakland, Wayne <b>2025 Expansion:</b> Livingston, Macomb, Washtenaw
PPO D-SNP	H6876-002	Zing Dual Complete Open Choice MI (PPO D-SNP)	<b>Existing:</b> Wayne <b>2025 Expansion:</b> Livingston, Macomb, Oakland, Washtenaw
<b>C-SNP PLANS (Cardiovascular Disorders; Chronic Heart Failure; and/or Diabetes)</b>			
HMO C-SNP	H4624-012	Zing Select Diabetes & Heart MI (HMO C-SNP)	<b>Existing:</b> Genesee, Oakland, Wayne <b>2025 Expansion:</b> Livingston, Macomb, Washtenaw
HMO C-SNP PSP	H4624-032 <b>NEW</b>	<b>Zing Elite Diabetes &amp; Heart MI (HMO C-SNP)</b>	<b>2025 Expansion:</b> Macomb, Oakland, Wayne
PPO C-SNP	H6876-003	Zing Open Choice Diabetes & Heart MI (HMO C-SNP)	<b>Existing:</b> Wayne <b>2025 Expansion:</b> Livingston, Macomb, Oakland, Washtenaw
<b>C-SNP PLANS (End Stage Renal Disease (ESRD))</b>			
HMO C-SNP	H4624-023	Zing ESRD Select MI (HMO C-SNP)	<b>Existing:</b> Oakland, Wayne <b>2025 Expansion:</b> Genesee, Livingston, Macomb, Washtenaw

# 2025 Michigan Highlights

## County Expansion

- Macomb
- Livingston
- Washtenaw

## Plan Additions

- HMO C-SNP (PSP)

## CSNP ESRD

- CSNP ESRD is no longer PSP. Members can see any nephrologist within the full Zing network
- \$0 Dialysis
- Unlimited transportation

## Key Benefit Highlights

- Grocery, Utilities and OTC offered on majority plans. Combined benefit "purses" range from \$884 - \$2,340 per year.
- Transportation will be offered on all HMO plans (30 one-way trips - unlimited)
- Updated Part D T6 formulary with \$0 copay for key C-SNP related brand name drugs
- \$0 Insulin and competitive Part D formulary design on all plans
- Dental coverage varies between \$1,500 - \$2,500
- Vision coverage varies between \$200 - \$350
- Hearing coverage is \$750 per year, every 3 years
- Plan-specific In-Home Support (Papa: 30 to 60 hours per year)
- Routine Podiatry offered on all plans
- \$0 copays for C-SNP-specific specialists\*
- \$0 copay for Mental Health, Substance Abuse, Psych vary by plans
- Chronic Meal offering on all C-SNPs
- Plan-specific Worldwide Emergency/Urgent Coverage

**\*C-SNP Specialists: Endocrinologist, Gerontologist, Nephrologist, Ophthalmologist, Podiatrist, Cardiologist, Pulmonologist**

**Qualifying Conditions: Diabetes, Chronic Heart Failure, Cardiovascular Disorders, and/or End Stage Renal Disease**



**MI  
2025**

**Zing Elite Select MI  
(HMO) PSP  
H4624-022**

**Zing Select Care MI (HMO)  
H4624-006**

**Zing Open Choice MI  
(PPO)  
H6876-001**



**MICHIGAN**

**General  
Enrollment**

**ALL PLANS  
Premium  
Target:  
Part C = \$0  
Part D = \$0**

<b>Service Area</b>	<b>2024 Counties:</b> Wayne <b>2025 Expansion Counties:</b> Macomb, Oakland	<b>2024 Counties:</b> Genesee, Oakland, Wayne <b>2025 Expansion Counties:</b> Livingston, Macomb, Oakland, Washtenaw	<b>2024 Counties:</b> Wayne <b>2025 Expansion Counties:</b> Livingston, Macomb, Oakland, Washtenaw
<b>MOOP</b>	\$4,500	\$4,500	\$4,950 (In-Network) \$8,950 (IN & OON Combined)
<b>PCP</b>	\$0	\$0	\$0
<b>SPC</b>	\$20	\$25	\$20
<b>RX</b>	\$0 / \$5 / \$47 / 33% / 33% \$0 Sildenafil	\$0 / \$0 / \$47 / 33% / 33% \$0 Sildenafil	\$0 / \$8 / \$47 / 33% / 33% \$0 Sildenafil
<b>Dental / Vision / Hearing</b>	Dental - \$2,500 year Vision - \$300 year Hearing - \$750 per ear / 3 yrs	Dental - \$2,500 year Vision - \$250 year Hearing - \$750 per ear / 3 yrs	Dental - \$2,000 year Vision - \$200 year Hearing - \$750 per ear / 3 yrs
<b>Flex Card</b> (Dental, Vision, Hearing)	N/A	\$305	\$260
<b>Inpatient Hosp</b>	\$295 / 1-6	\$300 / 1-6	\$310 / 1-6
<b>Transportation</b>	48 One-way trips/year	38 One-way trips/year	N/A
<b>OTC</b>	\$168 per quarter	\$132 per quarter	\$174 per quarter
<b>VBID</b> ( Status (LIS))	\$122 / month - for Groceries and/or Utilities combined	\$55 / month - for Groceries and/or Utilities combined	\$50 / month - for Groceries and/or Utilities combined

**MI  
2025**

**Zing Elite Diabetes  
& Heart MI  
(HMO C-SNP)  
H4624-032**

**Zing Select  
Diabetes & Heart MI  
(HMO C-SNP)  
H4624-012**

**Zing Open Choice Diabetes  
& Heart MI (PPO C-SNP)  
H6876-003**



**MICHIGAN**

**C-SNP**

**Qualifying  
Conditions:  
Diabetes  
CHF  
CVD  
ESRD**

**\*C-SNP  
Specialists:  
Endocrinologist,  
Gerontologist,  
Nephrologist,  
Ophthalmologist,  
Podiatrist,  
Cardiologist,  
Pulmonologist**

<b>Service Area</b>	<b>2025 New Plan Expansion:</b> Macomb, Oakland, Wayne	<b>2024 Counties:</b> Genesee, Oakland, Wayne <b>2025 Expansion Counties:</b> Livingston, Macomb, Washtenaw	<b>2024 Counties:</b> Wayne <b>2025 Expansion Counties:</b> Livingston, Macomb, Oakland, Washtenaw
<b>MOOP</b>	\$4,500	\$4,500	\$4,950 (In-Network) \$8,950 (IN & OON Combined)
<b>PCP</b>	\$0	\$0	\$0
<b>SPC</b>	\$20	\$20	\$20
<b>SPC (C-SNP*)</b>	\$0	\$0	\$0
<b>RX</b>	\$0 / \$5 / \$47 / 33% / 33% \$0 Sildenafil	\$0 / \$5 / \$47 / 33% / 33% \$0 Sildenafil	\$0 / \$5 / \$47 / 33% / 33% \$0 Sildenafil
<b>Dental / Vision / Hearing</b>	Dental - \$2,500 year Vision - \$350 year Hearing - \$750 per ear / 3 yrs	Dental - \$2,000 year Vision - \$300 year Hearing - \$750 per ear / 3 yrs	Dental - \$1,500 year Vision - \$250 year Hearing - \$750 per ear / 3 yrs
<b>Flex Card</b> (Dental, Vision, Hearing)	\$350	\$750	N/A
<b>Inpatient Hosp</b>	\$300 / 1-6	\$300 / 1-6	\$310 / 1-6
<b>Transportation</b>	30 One-way trips/year	30 One-way trips/year	N/A
<b>SSBCI - Over-the-Counter</b> (OTC) / Food / Utilities	\$174 per month	\$125 per month	\$166 per month

**MI  
2025**

**Zing Dual Complete Select MI  
(HMO D-SNP)  
H4624-019**

**Zing Dual Complete Open Choice MI  
(PPO D-SNP)  
H6876-002**

**MICHIGAN**

**D-SNP**

**Qualifying  
Conditions:  
Diabetes  
CHF  
CVD  
ESRD**

**\*C-SNP  
Specialists:  
Endocrinologist,  
Gerontologist,  
Nephrologist,  
Ophthalmologist,  
Podiatrist,  
Cardiologist,  
Pulmonologist**

**Premium  
Target:**

Part C = \$0  
Part D = \$0 or LIS  
(\$0 for 100% LIS  
beneficiaries)

<b>Service Area</b>	<b>2024 Counties:</b> Genesee, Oakland, Wayne <b>2025 Expansion Counties:</b> Livingston, Macomb, Oakland, Washtenaw	<b>2024 Counties:</b> Wayne <b>2025 Expansion Counties:</b> Livingston, Macomb, Oakland, Washtenaw
<b>MOOP</b>	\$9,350	\$9,350 (In-Network) \$14,000 (IN & OON Combined)
<b>PCP</b>	20%	20%
<b>SPC</b>	20%	20%
<b>RX</b>	\$0 / 25% / 25% / 25% / \$0 Sildenafil	\$0 / 25% / 25% / 25% / \$0 Sildenafil
<b>Dental / Vision / Hearing</b>	Dental - \$1,500 year Vision - \$250 year Hearing - \$750 per ear / 3 yrs	Dental - \$1,500 year Vision - \$250 year Hearing - \$750 per ear / 3 yrs
<b>Transportation</b>	One-way Rides - 36 / year	N/A
<b>OTC</b>	\$122 per quarter	\$121 per quarter
<b>VBID</b> (Socio-economic Status (LIS))	\$188/ month - for Groceries and/or Utilities combined	\$147 / month - for Groceries and/or Utilities combined

**MI  
2025**

**Zing ESRD Select MI  
(HMO C-SNP)  
H4624-023**

**MICHIGAN**

**C-SNP**

**Qualifying  
Conditions:**  
Diabetes  
CHF  
CVD  
ESRD

**\*C-SNP  
Specialists:**  
  
Endocrinologist,  
Gerontologist,  
Nephrologist,  
Ophthalmologist,  
Podiatrist,  
Cardiologist,  
Pulmonologist

**ALL ESRD  
PLANS have \$0  
Dialysis**

<b>Service Area</b>	<p><b>2024 Counties:</b> Oakland, Wayne</p> <p><b>2025 Expansion Counties:</b> Genesee, Livingston, Macomb, Washtenaw</p>
<b>MOOP</b>	\$5,445
<b>PCP</b>	\$0
<b>SPC</b>	\$25
<b>SPC (C-SNP*)</b>	\$0
<b>RX</b>	\$0 / \$5 / \$47 / 33% / 33% / \$0 Sildenafil
<b>Dental / Vision / Hearing</b>	Dental - \$3,000 year Vision - \$350 year Hearing - \$750 per ear / 3 yrs
<b>Flex Card</b> (Dental, Vision, Hearing)	\$500
<b>Inpatient Hosp</b>	\$250 / 1-6
<b>Transportation</b>	Unlimited
<b>SSBCI - Over-the-Counter</b> (OTC) / Food / Utilities	\$157 per month

# Michigan Provider Partners





# 2025 Supplemental Benefits

# 2025 Supplemental Benefits <sup>^</sup>

## Dental / Vision / Hearing

We proudly offer a large suite of non-Medicare covered supplemental benefits.



### Dental Benefits

**Preventive and comprehensive** benefits provided for all plans!

**Allowance:** Members receive an annual allowance for Routine Preventive and Comprehensive dental services. Coverage varies between \$1,500 - \$2,500/year<sup>^</sup>. Service limitations apply for preventive services. \$0 copay for in-network providers



### Vision Benefits

**Eye exam:** 1 routine eye exam every year for \$0 copay (in-network)

**Eyewear:** Annual allowance for eyewear. Coverage varies between \$200-\$350/year<sup>^</sup>



### Hearing Benefits

**Hearing exam:** 1 routine hearing exam every year for \$0 copay (in-network)

**Hearing Aids:** Hearing aid allowance \$750 per ear, every three years (in-network)

<sup>^</sup>Benefit offerings vary by plan / Subject to CMS approval

# 2025 Supplemental Benefits <sup>^</sup>

## Telehealth

We proudly offer a large suite of non-Medicare covered supplemental benefits.



### **Nurse Advice Line**

- 24 / 7 availability, \$0 copay
- Members may call the nurse advice line when they have questions about symptoms they may be experiencing, whether they should see a doctor or go to a hospital or other health-related issues.



### **Telemedicine**

- Primary Care and Behavioral Health services when a member's doctor is not available.
- \$0 copay for telemedicine benefits received through MDLIVE.
- Standard provider copays will incur for telemedicine services provided by other network providers

<sup>^</sup>Benefit offerings vary by plan / Subject to CMS approval



# 2025 Supplemental Benefits<sup>^</sup>

## Debit Card

We proudly offer a large suite of non-Medicare covered supplemental benefits.



### **Over the counter (OTC) items allowance**

All plans will offer an OTC benefit allowance. This is a **mandatory** supplemental benefit available to all members at the start of the plan year.



### **Special Supplemental Benefits for the Chronically Ill (SSBCI): Food & Utility Allowance**

**Eligibility:** Our SSBCI benefit is limited to C-SNP. Eligible conditions are defined by the eligibility of the C-SNP. C-SNP members will automatically receive SSBCI benefits.



### **Value Based Insurance Design (VBID) - Food & Utility Allowance**

**Eligibility:** Limited to select plans. For plan year 2025 all non-C-SNP will offer a VBID benefit. Members with an LIS indicator from CMS will automatically receive VBID benefits.



### **Flex Card - Annual flex benefit for copays related to dental, vision or hearing**

**Eligibility:** Select-benefit offered in most plans. This is a mandatory supplemental benefit available to all members of qualifying plans.



### **Rewards and Incentives:**

*This is a quality improvement program, not a Medicare Supplemental Benefit*

**Eligibility:** Members who complete a qualifying health activity will receive a “reward” in the form of a purse / allowance on their debit card. Activities will be tracked through claims data.

## **Card FAQs**

- New members will be mailed a reloadable debit card that will contain separate “purses” for each allowance / benefit type.
- Purses will fund monthly, quarterly or one time.
- Amounts vary by plan and benefit.
- Benefits do not roll-over to the next benefit period.

<sup>^</sup>Benefit offerings vary by plan / Subject to CMS approval

# Over-the-Counter (OTC) Items

The OTC debit card gives members flexibility and ease of use towards the purchase of over-the-counter (OTC) medications, health and wellness-related products, first-aid supplies, and other qualifying items at over 35,000 locations. This benefit allows you to order important products at participating retailers, online, phone or catalog mail order. Includes free delivery of catalog products including grocery items. **Benefit allowance depends on the plan the member is enrolled .**

Over-the-counter items, include, but are not limited to:

- Bandages
- Hand Sanitizer
- Thermometers
- Humidifiers/vaporizers
- Pain relief products
- Contact lens care



# 2025 Supplemental Benefits <sup>^</sup>

## Wellness & Nutritional Counseling

We proudly offer a large suite of non-Medicare covered supplemental benefits.



### **Fitness / Gym**

Members of all plans will receive the fitness benefit. This is a **mandatory** supplemental benefit available to all members of qualifying plans

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### **Weight Management**

**Eligibility:** Available to members of select plans. This is a **mandatory** supplemental benefit available to all members of qualifying plans

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### **Nutrition & Dietary Counseling**

**Eligibility:** Available to members of select plans. This is a **mandatory** supplemental benefit available to all members of qualifying plans

---



### **Medical Nutrition Therapy**

**Eligibility:** This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when ordered by your doctor

<sup>^</sup>Benefit offerings vary by plan / Subject to CMS approval

# 2025 Supplemental Benefits <sup>^</sup>

## Support, Safety, & Worldwide Services

We proudly offer a large suite of non-Medicare covered supplemental benefits.



### **In Home Support Services**

**Eligibility:** Available to members of select plans. This is a **mandatory** supplemental benefit available to all members of qualifying plans



### **Personal Emergency Response System (PERS)**

**Eligibility:** Available to members of select plans. This is a **mandatory** supplemental benefit available to all members of qualifying plans



### **Bathroom Safety Devices**

**Eligibility:** Available to members of select plans. This is a **mandatory** supplemental benefit available to all members of qualifying plans



### **Utility Allowance**

**Eligibility:** Members who qualify for the SSBCI or VBID benefit will have an option to use their available monthly or quarterly allowance toward Utilities (Electric, Gas, Heating oil, Sanitary, Water (does not include gas at the pump))  
See "Benefits provided by Debit Card" for more information



### **Worldwide Emergency / Urgently Needed Care**

**Eligibility:** All plans offer worldwide coverage

<sup>^</sup>Benefit offerings vary by plan / Subject to CMS approval

# 2025 Supplemental Benefits ^

## Transportation (non-emergency)

We proudly offer a large suite of non-Medicare covered supplemental benefits.



### **Non-Emergency Transportation**

**Benefit:** Members can schedule one-way rides to plan approved health related locations. Benefit limits vary by plan^ (between 10 one-way trips up to unlimited rides)



### **In-Home Support Services**

**Eligibility:** Members have the option to use their annual In-Home Support Services hours (provided by PAPA) for non-emergency transportation services. Rides must be scheduled through PAPA. Benefit limits vary by plan^

^Benefit offerings vary by plan / Subject to CMS approval

# 2025 Supplemental Benefits <sup>^</sup>

## Food & Meal

We proudly offer a large suite of non-Medicare covered supplemental benefits.



### Healthy Food / Grocery Allowance

- Members who qualify for the SSBCI or VBID benefit will have an option to use their available monthly or quarterly allowance toward healthy foods.
- Allowance will be provided through our reloadable debit card. See “Benefits provided by Debit Card” for more information



### Meals: Post Discharge

**Eligibility:** Members of select plans who are discharged from a hospital or facility.

**Benefit:** Qualifying members will receive 10 prepared meals following each hospital discharge to mitigate health-related risk associated with nutritional management. Members will be contacted after an inpatient hospital stay to make arrangements for delivery of your meals. No limit to the number of benefit periods per year. Meals will be delivered to the member’s home.



### Meals: Chronic Conditions

**Eligibility:** Members of select plans that have a chronic condition who are part of a supervised program designed to transition the enrollee to lifestyle modifications, must be Physician Ordered.

**Benefit:** Qualifying members will receive 28 meals, limited to once per year. Meals will be delivered to the member’s home.

<sup>^</sup>Benefit offerings vary by plan / Subject to CMS approval

# Erectile Dysfunction

Helping our members get their ZING back!

## **Sildenafil (generic Viagra) is used to treat erectile dysfunction.**

- All plans will cover certain Erectile Dysfunction (ED) drugs for the 2025 benefit year.
- Erectile Dysfunction drugs are covered under Tier 2 (copays vary by plan).



# Continuous Glucose Monitor (CGM)

Our members have a \$0 copay for CGMs when prescribed by a physician.

**What is a CGM?** A CGM is a monitoring device that automatically tracks glucose levels every five minutes with a painless sensor placed onto the skin. This allows members with diabetes to see their glucose levels anytime using a smart device and/or receiver.

Using the data from the continuous readings, a CGM system can predict glucose directions and provide trends and insights that can help members stay on top of their diabetes.

The CGM technology means better diabetes management with zero finger sticks!

## Member Testimony:

*"I am absolutely delighted with how it has improved my life. I feel so much more "secure" and "in control" and no longer afraid of dropping too low."*



# Formulary Insulins

We're happy to offer **\$0 copay** for formulary insulins shown below across all plans.^

FIASP 100 UNIT/ML CARTRIDGE

NOVOLIN N 100 UNIT/ML PEN INJ

NOVOLOG 100 UNIT/ML INJ

FIASP 100 UNIT/ML PEN INJ

NOVOLIN R 100 UNIT/ML PEN INJ

NOVOLOG MIX 70-30UNIT/ML INJ

FIASP 100 UNIT/ML INJ

NOVOLIN 70-30 UNIT/ML INJ

TOUJEO 300 UNIT/ML PEN

HUMULIN R 500 UNIT/ML PEN INJ

NOVOLIN N 100 UNIT/ML INJ

TOUJEO 300 UNIT/ML PEN INJ (3ML)

HUMULIN R 500 UNIT/ML INJ

NOVOLIN R 100 UNIT/ML INJ

TRESIBA 100 UNIT/ML PEN INJ

LANTUS 100 UNIT/ML PEN INJ

NOVOLOG 100 UNIT/ML CARTRIDGE

TRESIBA 100 UNIT/ML INJ

LANTUS 100 UNIT/ML INJ

NOVOLOG MIX 100 UNIT/ML PEN INJ

TRESIBA 200 UNIT/ML PEN INJ

NOVOLIN 70-30 UNIT/ML PEN INJ

NOVOLOG MIX 70-30 UNIT/ML PEN INJ

^Subject to CMS approval

# Tier 6 Brand Name Drugs at \$0 Copay

In 2025, we will be expanding the T6 formulary to include even more brand name drugs for our C-SNP members.

**Eliquis**

**Entresto**

**Farxiga**

**Glyxambi**

**Janumet XR**

**Januvia**

**Jardiance**

**Ozempic**

**Rybelsus**

**Synjardy XR**

**Trulicity**

**Xarelto**

**Xigduo**

# 2025 Portfolio Highlights

## Member Access to care

- No referrals
- Reduced and Limited Prior Authorization for many services
- In-Home Support (Papa) offered on majority of plans

## Key Essentials

- Grocery, Utilities and OTC offered on majority plans
- \$0 Insulin and competitive Part D formulary design on all plans
- Dental, Vision and hearing on all plans
- Routine Podiatry offered on all plans
- \$0 copay CGMs on all plans when prescribed by a physician

## PPO Cost Share Parity

- All PPO plans offer in-network and out-of-network cost share parity for majority of services
- New county and market expansion

## C-SNP Enhancements

- Monthly allowance for healthy foods, utilities, and/or OTC offered on all plans
- Updated Part D T6 formulary with \$0 copay for key C-SNP related drugs
- \$0 SPC copays for C-SNP-specific specialists
- Chronic Meal offering on all plans

## CSNP ESRD

- CSNP ESRD will be offered in all markets
- \$0 Dialysis
- Unlimited transportation

## Transportation

- Transportation will be offered on all HMO plans
- Unlimited transportation on all ESRD plans

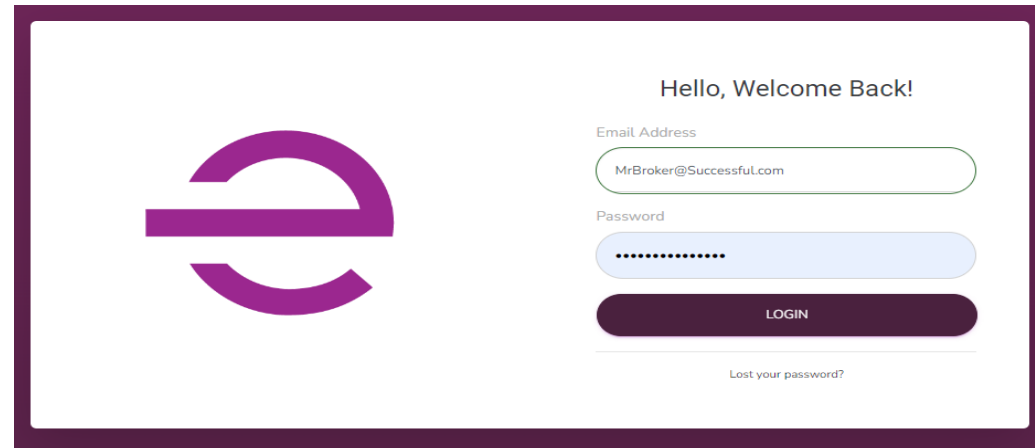


# Broker Resources

# Broker Portal

Our broker portal manages a variety of activities and resources including but not limited to onboarding, certification, book of business tracking, commissions , licensing, and more.

The Zing Health Agent Portal can be found at: [ZING Login \(evolgenxt.com\)](https://evolgenxt.com)



Whether you are an individual agent or agency principal, the below reference guides will help you navigate the portal.

[\*\*Broker Guide\*\*](#)

[\*\*Agency Guide\*\*](#)

# Supply & Marketing Portal

Once you become RTS with us, you will have access to approved sales and marketing materials within the [supply portal](#).

## What types of materials are found here?

### 2024 Sales & Enrollment Materials<sup>^</sup>

- Scope of appointment form (SOA)
- Enrollment guide for each market
- Enrollment applications for each market
- Mail order catalogs (food & over the counter items)

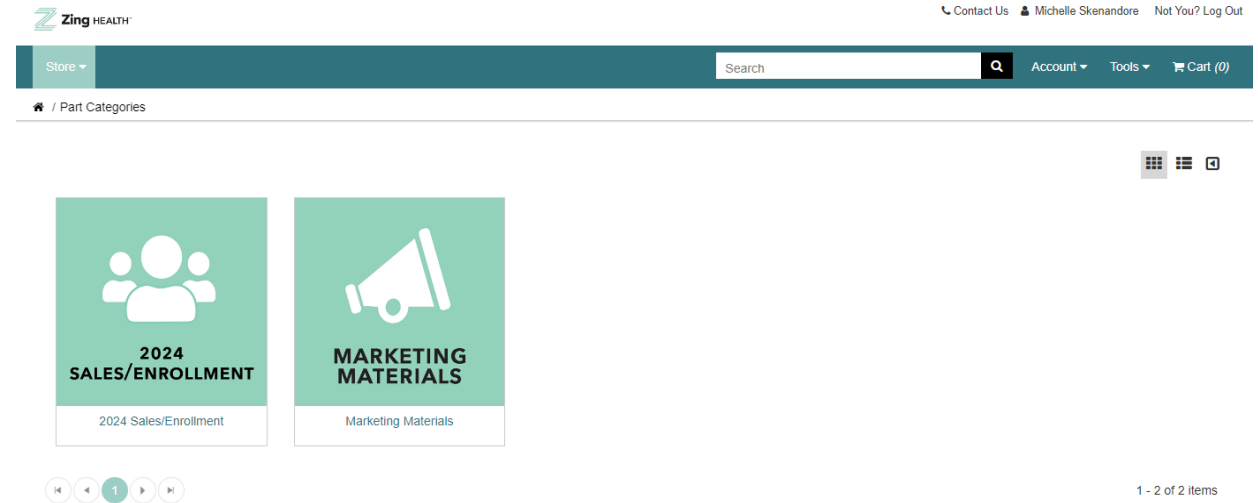
### Social Media

- CMS approved Facebook posts customizable for your *BUSINESS ACCOUNT*.

### Marketing Materials<sup>^</sup>

- Brochures, flyers, post cards, & more!
- Use standard pieces or customize with your details!
- View our [Marketing Material Summary](#)

<sup>^</sup>Items available in both digital and print formats.



**2025 materials will be available prior to AEP for timely ordering.**

# MARx Access

Zing Health offers MARx access to the ready-to-sell agent/broker population.

**What is MARx?** The Medicare Advantage Prescription Drug System (MARx) stores Medicare Advantage Organization, Part C and Part D Sponsor, Part D enrollment, payment, and premium information and calculates monthly Part C/D payments and adjustments for each Plan.

**How can MARx access help me?** Agents/Brokers with MARx access have the ability to verify a client's eligibility on demand using this tool.

Look up a Medicare Beneficiary Identifier (MBI)

Check Medicare Part A, Part B, and Part D effective dates

View Low-Income Subsidy (LIS) status



**For assistance accessing the MARx tool,  
reach out to your Zing Health contact!**

# Enrollment Methods

## 2025 Enrollment Instructions

### Online enrollment options available through the following platforms



Online enrollment tool available to all RTS Zing Health agents.



3<sup>rd</sup> party enrollment tool that is typically available to agents who work with an upline or FMO that offers this enrollment option.



### Paper applications can be submitted the following ways



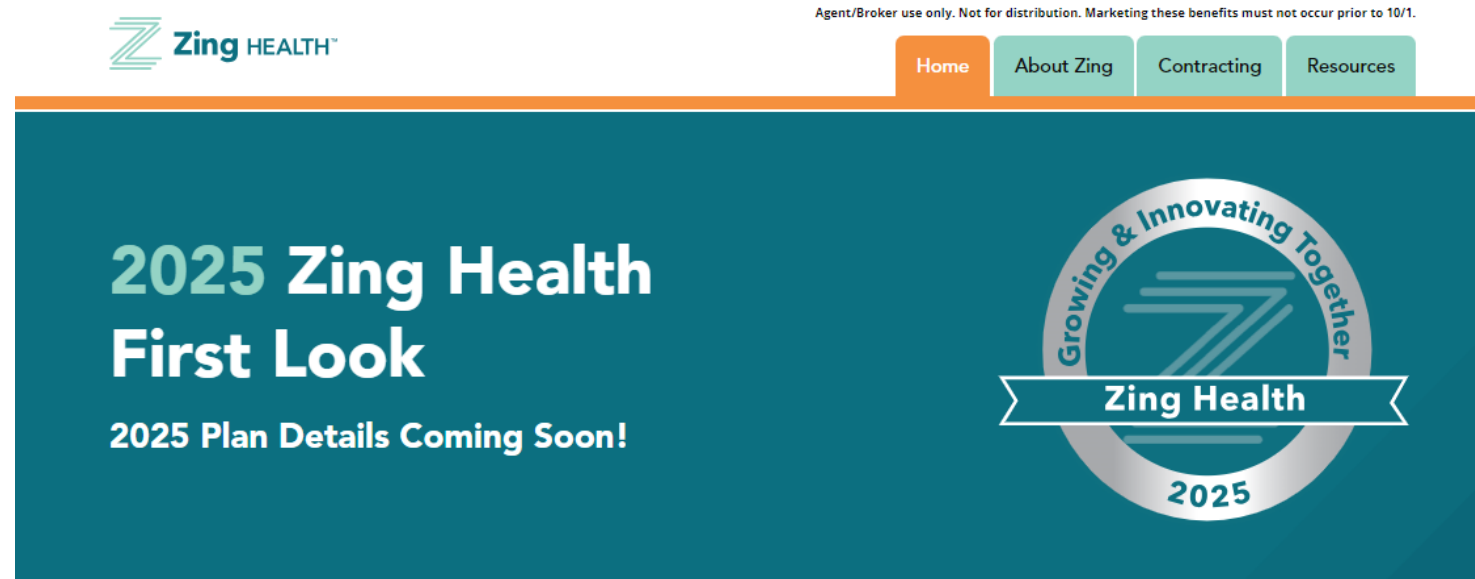
#### **Fax Submissions**

Fax completed application to 1-855-946-4458



# Additional Broker Resources

First Look Website | [zingfirstlook.com](https://zingfirstlook.com)



## Welcome to Zing Health!

We are thrilled to announce a diverse range of Zing Health plans for 2025. Our competitive Medicare Advantage plans provide members affordable access to hospitals, doctors, and specialists. In 2025, we are expanding our coverage area to include counties in Mississippi, Ohio, and Tennessee. There's never been a better time to partner with Zing Health.

# Valued Partners



# Zing Health Partnerships

Zing collaborates with partners to increase member engagement and clinical results by using its care model, member experience and data.

- ❑ **Advanced Diabetes Supply (ADS):** National distributor of Durable Medical Equipment (DME) specializing in the diabetes supply industry.
- ❑ **City Block:** Healthcare provider which works with members' existing doctors to support health goals.
- ❑ **Perry Health:** A health benefit Zing Health offers to diabetic members for remote diabetes care.
- ❑ **Story Health:** Offers virtual, specialist care for members with Cardiac Conditions.
- ❑ **Strive Health:** Healthcare partner for clients with kidney conditions.

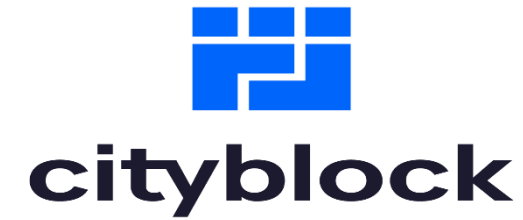
# ADS

## Understanding ADS



- ADS agents will work with providers to gather all documentation required to get products your client is qualified to receive.
- Members receive their supplies quickly and easily with ADS industry leading turnaround times.
- Provide members with personalized recommendations and help them navigate their insurance and healthcare.
- Work closely with Zing Health to facilitate prior authorizations, LOA's, and help coordinate with case managers at the various health care organizations they work with.

# City Block



## Understanding City Block

- Healthcare provider that has teamed up with Zing Health to enhance members current healthcare plan.
- A team of nurses, social workers, doctors and mental health providers work with the member and existing doctors to support health goals.
- Members receive guidance through the healthcare system; assisting with appointments, navigating referrals, accessing community resources.
- 24/7 access to medical advice

# Perry Health



## Understanding Perry's Program

- Perry provides remote specialty care and support to help members better manage their Diabetes - everything is over the phone and tailored to each Zing member.
- Services are covered under their Zing Health plan so members will not have a monthly co-pay.
- All members with confirmed Diabetes diagnosis are eligible, with the exception of Oakstreet members.
- Members can opt out at any time and are not obligated to participate in the program for any set amount of time.

# Story Health



## Understanding Story Health

- Prevention-focused. Story Health method emphasizes medication management to avoid acute episodes.
- Provides patients with continuous cardiac specialist-level care, tools to track their disease (e.g., scale, BP-monitor), and human support to make sure their meds are optimized for them.
- Dedicated health coaches support members to access and afford the care they need.  
Addressing key SDoH barriers aligned with Zing Health's Mission.
- Story Health engages daily with 85% of enrolled patients through remote monitoring tools or text/phone.

# Strive Health



## Understanding Strive Health

- Strive health forms an integrated care delivery system that supports the entire patient journey from chronic kidney disease to end-stage-renal disease.
- Works with the members existing kidney specialist, primary care doctor and insurance plan to make it easier for member to focus on their health.
- Ongoing support to assist members avoid hospital stays and ER visits, delay dialysis and transplants, and manage conditions like diabetes and heart disease that affect kidneys.
- Strive Care365 care hub will meet patients at home, via telehealth, in nephrologist's office, or at an SC365 clinic (IL: Lombard, South Chicago, Mt. Prospect (NANI co-location))



# Regional Broker Team



**Jason Herrington**

**Regional Broker Director**

[Jason.Herrington@myzinghealth.com](mailto:Jason.Herrington@myzinghealth.com)

(773) 450-9694



SCAN to save  
Jason's contact



**Alex Gutierrez**

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SCAN to save  
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**Sara Newman**

**IN Regional Broker Manager**

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SCAN to save  
Sara's contact



**Ryan Combs**

**MI Regional Broker Manager**

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(231) 884-3009



SCAN to save  
Ryan's contact



# Marketing Outreach Specialist (MOS)

**All  
Markets**

**Marketing Outreach Manager**

**Ireatha Jones**

[Ireatha.jones@myzinghealth.com](mailto:Ireatha.jones@myzinghealth.com)

(312) 638-9947

Harness the Power  
of Partnership with  
the MOS Team!



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**Carson Jensen**

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(317) 343-4198

**Michigan**

**Donald Sims-Carter**

[Donald.sims-carter@myzinghealth.com](mailto:Donald.sims-carter@myzinghealth.com)

(312) 767-2736

**Mississippi / Tennessee**

**Coming Soon!**

**Ohio**

**Coming Soon!**

# Contract with Zing!

Don't miss out on the opportunity to offer Zing Health products this AEP! Start the process and connect with the sales team today!

**Request  
Contracting**



Join us as we

**HIT THE ROAD**



**Visiting agents across our service area in Illinois,  
Indiana, Michigan, Ohio, and Tennessee!**

---

**Find us in a city near you!**



# THANK YOU

Contract  
Today



## Questions?

[myzinghealth.com](https://myzinghealth.com)