

## How does ZeroPEPM work?

1. Case must be identified as a ZeroPEPM case on a New Case Summary form completed by an authorized Common Census representative.
2. Case must enroll one or more ZeroPEPM products not previously enrolled on the same case.
3. Achieving 30% participation<sup>1</sup> in a ZeroPEPM product qualifies the case for up to 24 months<sup>2</sup> of ZeroPEPM.
4. If 30% participation<sup>1</sup> is not achieved in a ZeroPEPM product, but at least 80% of the employee population reviews the product<sup>3</sup>, the case is qualified for 12 months<sup>2</sup> of ZeroPEPM.
5. If a case does not meet the above requirements within the first 60 days of enrollment, a fee of \$500 is required to continue using the database. If the requirements are not met after an additional 6 months, an additional fee of \$1,000 is required to continue using the database. If the case fails to qualify for ZeroPEPM after 12 months, it may be continued at \$1 PEPM.
6. If a non-ZeroPEPM product on a case is converted to a ZeroPEPM product, the case may qualify for ZeroPEPM. Imported “takeover” premium may count toward qualifying the case for ZeroPEPM.
7. A case cannot qualify for ZeroPEPM by replacing an existing ZeroPEPM product with another “similar” ZeroPEPM product (e.g. You qualify your case with an Accident plan, then you replace that Accident plan with a different carrier’s ZeroPEPM Accident plan).
8. When ZeroPEPM expires, a new ZeroPEPM product must be introduced and re-qualify according to above rules.
9. A trained case builder does not have to complete a New Case Summary form but they must email [ccsales@commoncensus.com](mailto:ccsales@commoncensus.com) and inform us of new cases and their ZeroPEPM products. All ZeroPEPM products must be sold using ZeroPEPM rules.

<sup>1</sup>Percentage of employees participating is calculated based on the number of employees enrolled in the ZeroPEPM product divided by the number of employees on the case.

<sup>2</sup>Months of ZeroPEPM are calculated based on the first policy effective date on the case.

<sup>3</sup>Percentage of employees reviewing the product is calculated based on the total number of employees enrolled or waived via an employee/enroller interview or takeover import; an administrator may not waive the coverage.

ZeroPEPM rules may change without notice. Contracts previously signed will be governed by the ZeroPEPM rules in the signed contract. On the anniversary of any contract (annual or monthly), the rules published at the website will govern future ZeroPEPM agreements.