

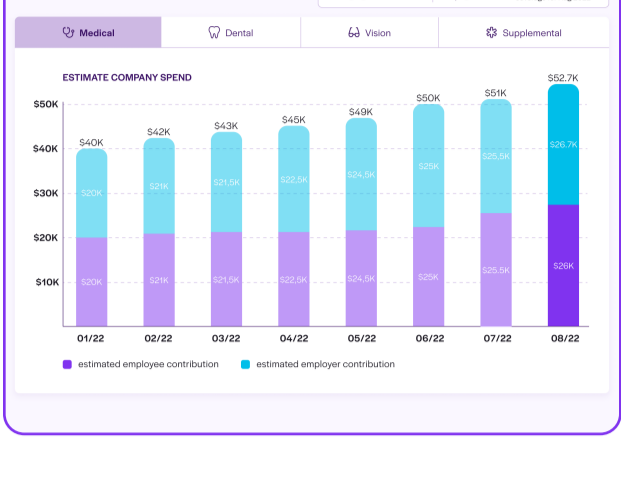
Zorro is a **technology startup** using advanced analytics to optimize and reduce the costs of employee benefits.

Zorro's data analytics platform gives businesses the ability **to offer a stipend to employees to buy personally-tailored individual health insurance plans.**

Zorro leverages a **new regulation called ICHRA** along with **dozens of APIs** and sophisticated product design to make offering medical benefits **easy and seamless for employers.**

THE ZORRO PLATFORM

Zorro provides an end-to-end, one-stop solution for employers to revolutionize how they offer healthcare coverage and the quality of their benefits experience.

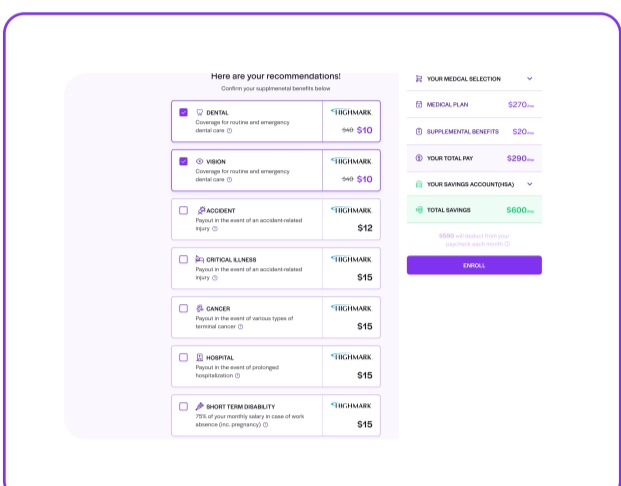
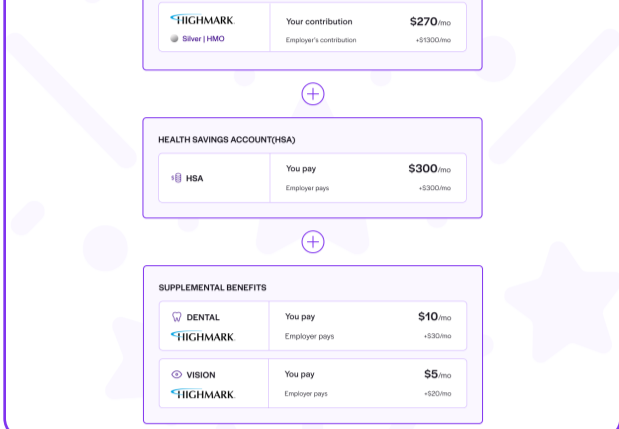


Employer control-center

- a sophisticated **simulation tool** that gives employers visibility into various **medical plan offering scenarios**
- integration into **hundreds of carrier databases** to obtain quotes
- **seamless, one-stop-shop administration**

Employee personalization & shopping tool

- an innovative **onboarding experience** that takes into account employee medical, financial & family data
- a **powerful technology engine** that determines affordability, calculates PTC eligibility and recommends plans **both on and off exchange**



An ecosystem of additional products

- **streamlined payroll reports** to easily add allowance amounts to employees' paychecks
- access to a **digital health solution marketplace** and **additional products**

THE ZORRO IMPACT



No more 'one-size-fits-all' group plans just because it's the norm.

Each employee can choose the carrier, plan and coverage level that fit their family.



No more opaque premium hikes based on uncontrollable claims.

Set an allowance and get cost reductions upward of 25% and predictability into the future.



No more administrative noise.

Let Zorro handle everything, and give your employees access to perks and services you couldn't otherwise offer.

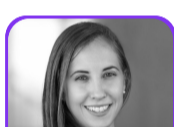
THE ZORRO TEAM

Zorro is led by experienced healthcare, insurtech and fintech executives and VC investors



Guy Ezekiel MD - CEO & Co-Founder [in](#)

Repeat entrepreneur who sold startups to Medtronic and Bayer (incl. \$325M acquisition); NASDAQ-traded company CEO and Partner in Israel's largest VC



Maya Perl - CPO & Co-Founder [in](#)

McKinsey & PwC senior consultant in the healthcare practices in NYC; led product at MIT digital health startup; healthcare policy researcher & expert



Elad Shaham - CTO [in](#)

IDF technology unit veteran with >20 years of engineering leadership experience in insurtech and fintech companies including Lemonade & PayPal

The broader Zorro team includes carrier and broker executives, cross-disciplinary data scientists and world-class product design experts all focused on building the benefits personalization platform of the future.

CASE STUDY

This is a case study of how Zorro's ICHRA solution can help a 40-person employer group.

Categories	Today	zorro	
Cost			Apples-to-apples, this group saves ±10% in the individual market
Carriers			Instead of 2 plans with single carrier, with Zorro employees have >40 plans available on average across all levels and both network types
Levels	Gold - 1 Silver - 1 Bronze - zero	Gold - 15 Silver - 12 Bronze - 1	
Network	PPO - 1 HMO - 1	PPO - 2 HMO - 84	
Employee Contribution	Avg of \$200	Avg of 50 plans with \$0 contribution	Before, employer paid 75% of premium for employee-only and 50% with spouse/dependents.
Employer Contribution	Avg of \$350	Avg of \$300	Before, employees contributed average of \$200. With Zorro, employees have >20 choices with \$0 contribution (in addition to others)