

SOARING OUT OF POCKET COSTS

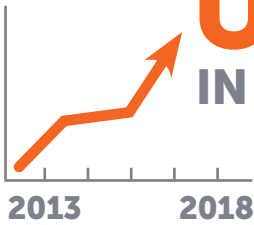
4 Reasons Employees Help



1

Annual medical costs for a family of four is now over **\$28,000¹**

UP 6K
IN LAST 5 YEARS



2

Employees are paying more than ever before



4

Prescription costs are a contributing factor

3 in 10 Americans (about 32 million people) were hit with price hikes

...paying an average **\$63 more** for a drug they routinely take³



3

High out of pocket expense is causing people to skip care²

High-deductible health plans are associated with a significant 55% reduction in office visits



OUT OF POCKET COSTS WILL CONTINUE TO RISE

Employees need practical tools to control their healthcare

Empower employees with...

- **No cost** options to expert care and advice
- **New ways** to access the healthcare system
- **Personal advocates** to navigate healthcare needs

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A FRESH APPROACH TO BENEFITS

1. <http://www.milliman.com/uploadedFiles/insight/Periodicals/mmi/2018-milliman-medical-index.pdf>

2. medicalxpress.com/news/2017-10-high-deductible-health-curb-usage.html

3. 2016 Consumer Reports www.consumerreports.org/drugs/cure-for-high-drug-prices/