

SOARING OUT OF POCKET COSTS

4 Reasons Employees Need More Control



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



2 Employees are paying more than ever before



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

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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



**OUT OF
POCKET
COSTS WILL
CONTINUE
TO RISE**

Employees need practical tools to control their healthcare



CONTROL THEIR DIME

Give employees **no cost** options to expert care and advice



CONTROL THEIR TIME

Give employees **new ways** to access the healthcare system



CONTROL THEIR PEACE OF MIND

Give employees **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/