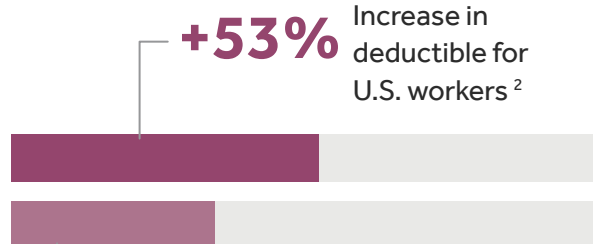


# Is Health Insurance Enough?

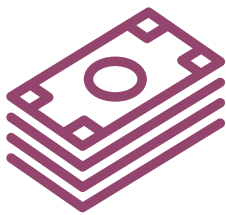
Rise of HDHPs, premium increases, and policy limitations are all driving the need for products that address the impact on employees



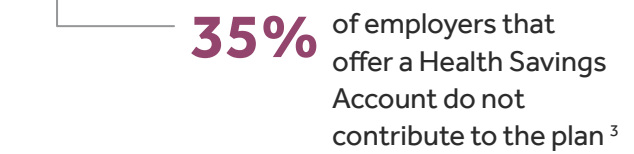
**70%**  
of large employers offer a High Deductible Health Plan (HDHP) <sup>1</sup>



**+53%** Increase in deductible for U.S. workers <sup>2</sup>



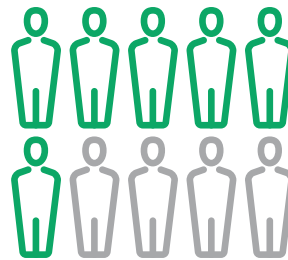
**\$2,700**  
Minimum family deductible on HDHP policy <sup>4</sup>



**35%** of employers that offer a Health Savings Account do not contribute to the plan <sup>3</sup>



**45.5 million**  
emergency room visits each year in U.S. to treat injuries <sup>5</sup>



**60%**  
of Americans have less than **\$500** set aside for an unplanned expense <sup>7</sup>



**44%**  
of working Americans in HDHPs say they have avoided receiving medical care in the past year because of their high deductibles <sup>6</sup>



**\$1,000**  
Average out of pocket cost for a hospital stay <sup>8</sup>

Companies seeking to address their employees' overall well-being and help them gain financial security are turning to voluntary benefits to supplement their health and retirement benefits. As gaps in healthcare coverage continue to rise, consumers' expectations are creating a need for products like accident insurance, critical illness, hospital indemnity and cancer insurance to provide an additional financial safety net.



<sup>1</sup> SHRM, 2018. <sup>2</sup> Kaiser Family Foundation, 2018. <sup>3</sup> Guardian 6th Annual Workplace Benefits Study, 2019. <sup>4</sup> Healthcare.gov, 2019. <sup>5</sup> CDC, 2016. <sup>6</sup> Guardian 6th Annual Workplace Benefits Study, 2019. <sup>7</sup> Bankrate, 2017. <sup>8</sup> Jama Network, 2016.

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