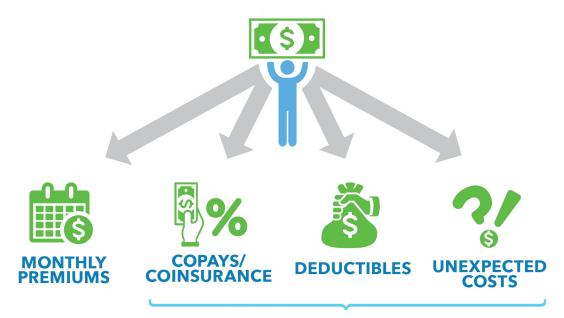
## DO YOU KNOW THE TOTAL COST OF YOUR HEALTH CARE?

HEALTH CARE SPENDING OCCURS IN FOUR AREAS



More out-of-pocket costs drive your total cost higher.

## WHEN PREMIUMS GO DOWN, OUT-OF-POCKET GOES UP



- TIME UNTIL APPOINTMENT
- TIME AWAY FROM WORK
- TIME IN TRANSIT
  - COST OF TRANSIT
- COST OF COPAY/COINSURANCE
- **&** COST OF DEDUCTIBLE

## PLUS, THE RUNAROUND WITH TRADITIONAL HEALTH CARE WASTES MORE TIME AND MONEY.

DUPLICATE TESTS, UNNECESSARY VISITS, EXTRA EXPENSES, AND A LONGER WAIT.



## DELAYING CARE COULD ALSO BE DANGEROUS... IT COULD COST YOU YOUR HEALTH.



WHEN HEALTH CARE & COVERAGE WORK TOGETHER, CARE IS SEAMLESS, INTEGRATED, AND EASIER TO ACCESS.



\*DELOITTE CENTER FOR HEALTH SOLUTIONS 2013 SURVEY OF US HEALTH CARE CONSUMERS

