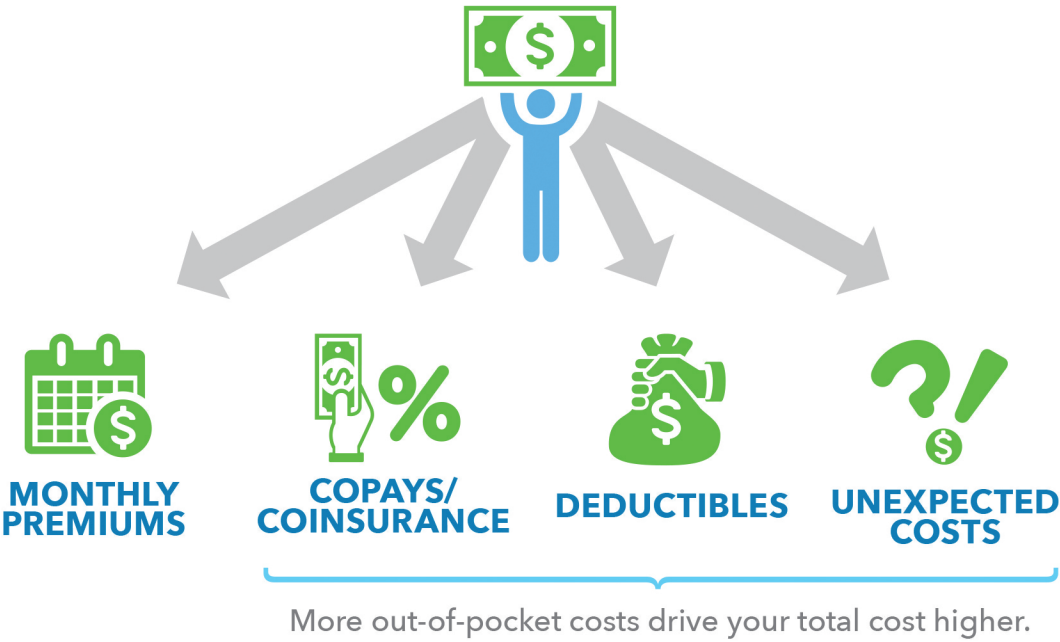
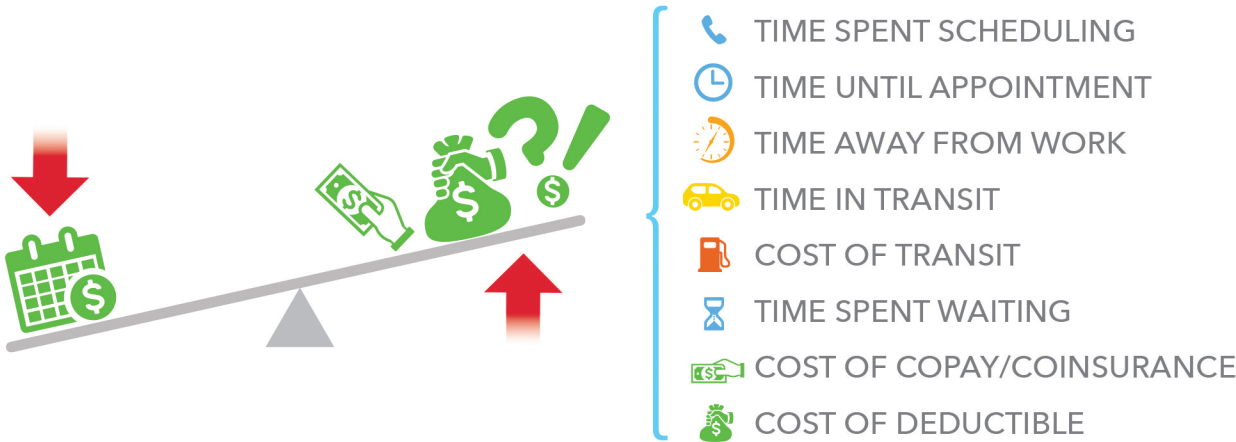


DO YOU KNOW THE TOTAL COST OF YOUR HEALTH CARE?

HEALTH CARE SPENDING OCCURS IN FOUR AREAS

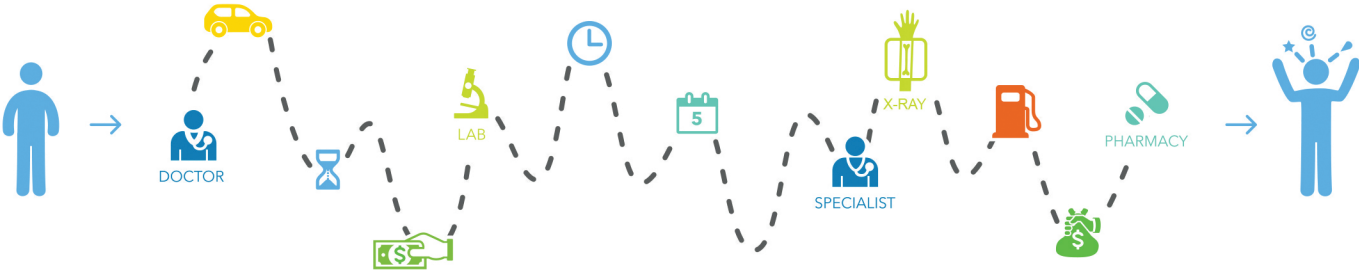


WHEN PREMIUMS GO DOWN, OUT-OF-POCKET GOES UP



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