

You would never purchase car insurance to cover routine maintenance.

Why are you purchasing health insurance to cover primary and urgent care?

- 9% fewer ER visits
- 30% fewer days admitted to hospitals
- 62% less referrals to specialist
- 85% fewer radiology exams
- 80% fewer surgeries
- Ability to impact a significant portion of an employer's claims

Savings seen as high as \$260 per member per month



How does this impact your employees?

- 2/3 American live paycheck to paycheck
- 50% of Americans are functionally uninsured
- 44% of Americans cannot pay \$400 for an emergency, including healthcare
- Workers over 40, who report low job satisfaction suffer with back pain, greater depression, frequent colds and worse overall health.

