

WHY | would you buy gap insurance?

A **deductible** is the **amount you pay** for covered health care services before your insurance plan starts to pay.¹ And deductibles are on the rise.



The average employee deductible **increased 67%** from 2010 to 2015.²



Based on a typical PPO plan design, an average American **family of four** would pay **\$4,065** out of their own pocket in 2015.⁴



SO...

You could use your cash or savings to pay for deductibles, copays and co-insurance



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Gap insurance may help cover out-of-pocket expenses not covered by your medical insurance, such as deductibles, copays and co-insurance. So, for many medical expenses, you may be covered from the first dollar, not just after you've reached your deductible!

Gap Plan



WHY | wouldn't you buy gap insurance?

1. [Healthcare.gov https://www.healthcare.gov/glossary/deductible](https://www.healthcare.gov/glossary/deductible) accessed; 4/18/2017
 2. Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2006-2015
 3. Kaiser Family Foundation: Americans' Challenges with Health Care Costs; March 2, 2017
 4. 2015 Milliman's Medical Index, May 2015

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