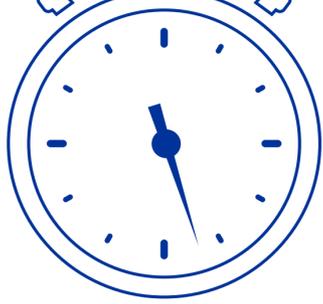




ZURICH®

# THE HEALTH INSURANCE CHALLENGE

The tug-of-war between lower premiums and high-deductible health plans can leave employees financially unprepared when an accident or injury occurs.



# 700+

Every 10 minutes more than 700 Americans suffer an injury severe enough to seek medical help.



41% of existing health insurance plan members feel they do not have enough coverage for:



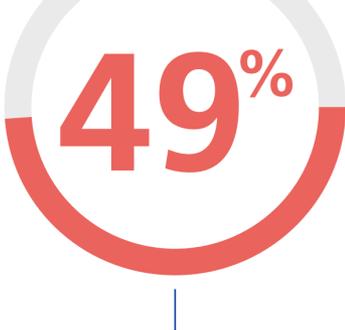
Routine visits



Serious injury or illness



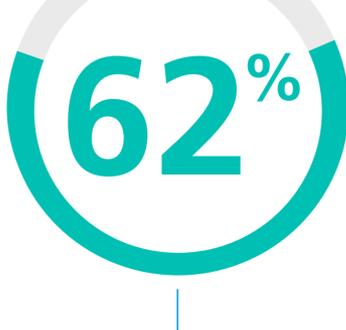
Two of five adults, or 75 million people, report they have problems paying their medical bills or paying off medical debt.



49% of employees have less than \$1,000 to pay for unexpected out-of-pocket medical expenses.



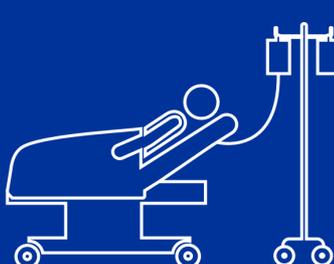
Over half of employees would have to borrow from their credit cards or retirement plans.



62% of personal bankruptcies are caused by illness or medical bills.



The average out-of-pocket expenses for injuries that families could not pay: \$25,096.



# \$15,000+

For a hospital stay alone, the average facility price now exceeds \$15,000.

FOR

## AMERICANS UNDER THE AGE OF 45

# ACCIDENTS = LEADING CAUSE OF DEATH

### WHAT YOU NEED TO KNOW



Significant cost pressures are being placed on an employers' and employees' core benefits, due in large part to rising health care expense.



The commoditization of medical insurance exacerbates the need for a broader and more competitive supplemental benefits portfolio.



Today's benefits portfolio needs to address a multi-generational workforce, different employee life stages and the growing trend of a longer work life.



A robust employee benefits package can have a positive impact on the workforce and helps with recruitment and retention of high performing employees.

Zurich's accident solutions team specializes in insurance products and services that help protect employees from financial risks related to accidents and injuries. Our Group Personal Accident policy offers versatile coverage that can help employers to maximize benefits while reducing costs.

Talk to your insurance broker to learn more.

**SOURCES:**

National Safety Council Injury Facts 2014 Edition

Health Care Cost Institute, Health Care Cost and Utilization Report: 2011 (2012)

"2014 Member Health Plan Study," J.D. Power, March 10, 2014

www.commonwealthfund.org/~media/files/publications/fund-report/2013/apr/1681\_collins\_insuring\_future\_biennial\_survey\_2012\_final.pdf

www.ebri.org/pdf/surveys/rcs/2012/ebri\_ib\_03-2012\_no369\_rcs.pdf

www.pnhp.org/new\_bankruptcy\_study/Bankruptcy-2009.pdf

Health Care Cost Institute, Health Care Cost and Utilization Report: 2011 (2012)

This information was compiled from sources believed to be reliable for informational purposes only. Zurich is not providing legal advice and assumes no liability concerning the information set forth above. Nothing herein should be construed as a solicitation, offer, advice, recommendation or any other service with regard to any type of insurance product underwritten by Zurich American Insurance Company (1400 American Lane, Schaumburg, IL 60196, phone number 800-382-2150, NAIC #16535, domiciled in New York). Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states.