

Are Out-of-Pocket Medical Expenses Taking a Toll on Working Americans?

As companies seek to control the cost of employee benefits, working Americans are feeling the pinch. Employees are now bearing more of the cost of health insurance, and as a result, the perceived value of employee benefits — the BVI score* — has dropped from 7.1 in 2014 to 6.7 in 2016. But there may be even more troubling consequences to employees' health and financial well-being.



Before these effects occur, employers should consider:

- Offering health savings accounts (HSAs) in conjunction with high deductible health plans
- Providing education and decision support for HSAs
- Giving employees wider access to supplemental health benefits like hospital indemnity, accident, cancer, and critical illness insurance

For a complete picture, read the research brief, "A Crack in the Foundation" from The Guardian Workplace Benefits StudySM: Fourth Annual, at GuardianAnytime.com.



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