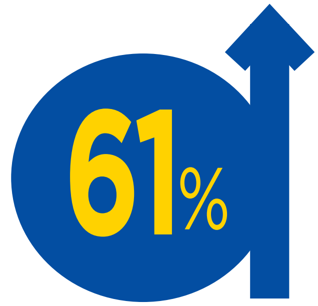
Why buy **gap insurance?**

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.

TREATMENT

INSURANCE



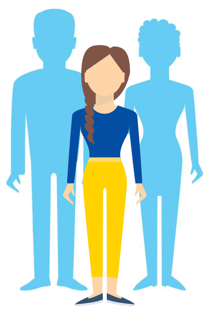
The average annual employee deductible **increased 61%** over the last ten years.[2]

44%

of Americans are

"very worried" or "somewhat worried"

about being able to afford their health insurance deductible.[3]



A typical

family of four

will spend

$35,199

per year on medical costs.[4]

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

Or...

Continue to save for:

RETIREMENT

COLLEGE

HOME IMPROVEMENTS

VACATION

and invest in gap insurance.

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!

Why wouldn't you buy
Limited Benefit gap insurance?

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1. Healthcare.gov https://www.healthcare.gov/glossary/deductible Accessed 8/25/25 2. Kaiser Family Foundation: 2022 Employer Health Benefits Survey; October 23, 2022, P96 3. Kaiser Family Foundation: KFF Health Tracking Poll–March 2022: Economic Concerns and Health Policy, The ACA, and Views of Long-term Care Facilities; March 31, 2022 4. 2025 Milliman Medical Index; May 2025, P2

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