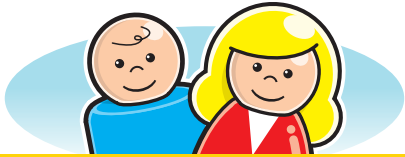


The Face of Today's Health Benefits Consumer

Times have changed, and many Americans are more worried about their finances today than in recent memory. But what *has* stayed steady is the fact that smart health benefits decisions, at Open Enrollment and throughout the year, can help keep families healthy and save them money in the long run. Below is a look at a few groups of Americans, their outlook on health benefits and finances, and what they could be doing to help make the most of their benefits:



Real-World Newbies

(adults ages 18-25)

YESTERDAY



In 2007, **only 2 to 3 percent** of college grads found themselves unemployed¹ and **51 percent** of students had a job on graduation day.²

Real-World Newbies had it *good*. The opportunities seemed endless and careers steady.

TODAY



It is no surprise that almost a third of Real-World Newbies say having a job is their top concern. But what's surprising is that far less say having a job *with health benefits* is a priority.³



At a time when health benefits are crucial, they often end up on the backburner and opportunities to save money and stay healthy may be missed as a result.

WHAT THIS MEANS ...

Instead of concentrating on *just* landing a job, it's important that Real-World Newbies focus on benefits packages as they start their careers since they will affect their health and finances long after they've settled into their cubicle. Newbies aren't invincible and should pick a plan that meets their health *and* financial needs.

Not doing so or going uncovered could be financially devastating should an unexpected injury or illness occur. If Newbies don't have a job immediately, they should think about getting an individual health benefits plan to ensure that they are covered.



The Nuclear Family

(adults with children 18 and under)

YESTERDAY



In 2004, **HOME OWNERSHIP** was at its peak.¹

Families spent more, and saved less⁴ several years ago. In 2005, the unemployment rate in America was just **5 percent**.⁵ Instead of struggling to make ends meet, families could go on vacation, buy new clothes and worry less about the day-to-day.



TODAY



91% of parents are more concerned about finances now than five years ago.³

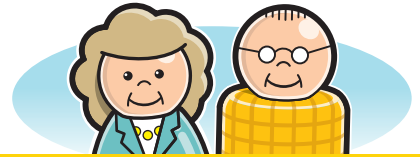
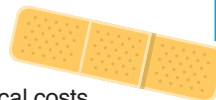


They are more concerned with having a job than the general population, but only **31 percent** consider health benefits part of their financial portfolio.³

WHAT THIS MEANS ...

Although the stress of finances may seem insurmountable to families these days, they need to set time aside at Open Enrollment and make smart health benefits decisions that will actually help increase their financial stability.

When you're taking care of an entire family, out-of-pocket medical costs add up quickly! Families should consider opening a Flexible Spending Account (FSA) that will let them put money aside tax free to pay for things like Band-aids and cough syrup.



Baby Boomers

(adults ages 55-64)

YESTERDAY

Just a few short years ago, Baby Boomers may have had *some* concerns about making ends meet, but that didn't stop them from jet-setting around the world. In 2007, more than 81 million adults over the age of 40 planned to travel, many to international destinations!⁶ The median retirement age in 1991 was 59.⁶ Baby Boomers could enjoy the lifestyle they'd worked to achieve.

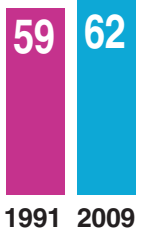


TODAY

Today, jet-setting plans have been tabled. Many Baby Boomers are returning to work and the median retirement age has risen to at least 62.⁶

Sixty-seven percent of Baby Boomers are worried about having enough savings for retirement and just as many Boomers are worried about having a job as Real-World Newbies.³

Median Retirement Age⁶



WHAT THIS MEANS ...

With an increased concern over finances, and retirement on the horizon, maximizing existing health benefits and making decisions that save money are a crucial component to helping Boomers transition into their Golden Years.

They should take advantage of their opportunity to make the most of their existing plan at Open Enrollment, but also begin to learn about health benefits options after retirement and make sure they are doing everything they can to be financially prepared.



¹ U.S. Census Bureau, Annual Statistics 2007; ² NACE 2009 Student Survey, May 2009; ³ Plan for Your Health/Ipsos Survey, Aug. 2009; ⁴ Commerce Department, Jan. 2006; ⁵ 2005 Current Population Survey, Dec. 2005; ⁶ AARP, June 2007