

WHAT DO MY BENEFITS ACTUALLY COST?

Medical and Pharmacy costs continue to escalate, and Young Life is no exception.

Young Life is committed to providing a generous benefits package to meet the needs of our staff and their families. To keep your cost of care as low as possible, our medical and pharmacy plans continue to feature out-of-pocket costs that are significantly lower than the national average.

For comparison purposes, if staff were to search on the ACA Marketplace for plans similar to what Young Life offers, annual family premiums would be as follows*:

- **90/70 Plan Equivalent:** \$21,500 - \$26,500 or more per year
- **HDHP Plan Equivalent:** \$20,500 or more per year

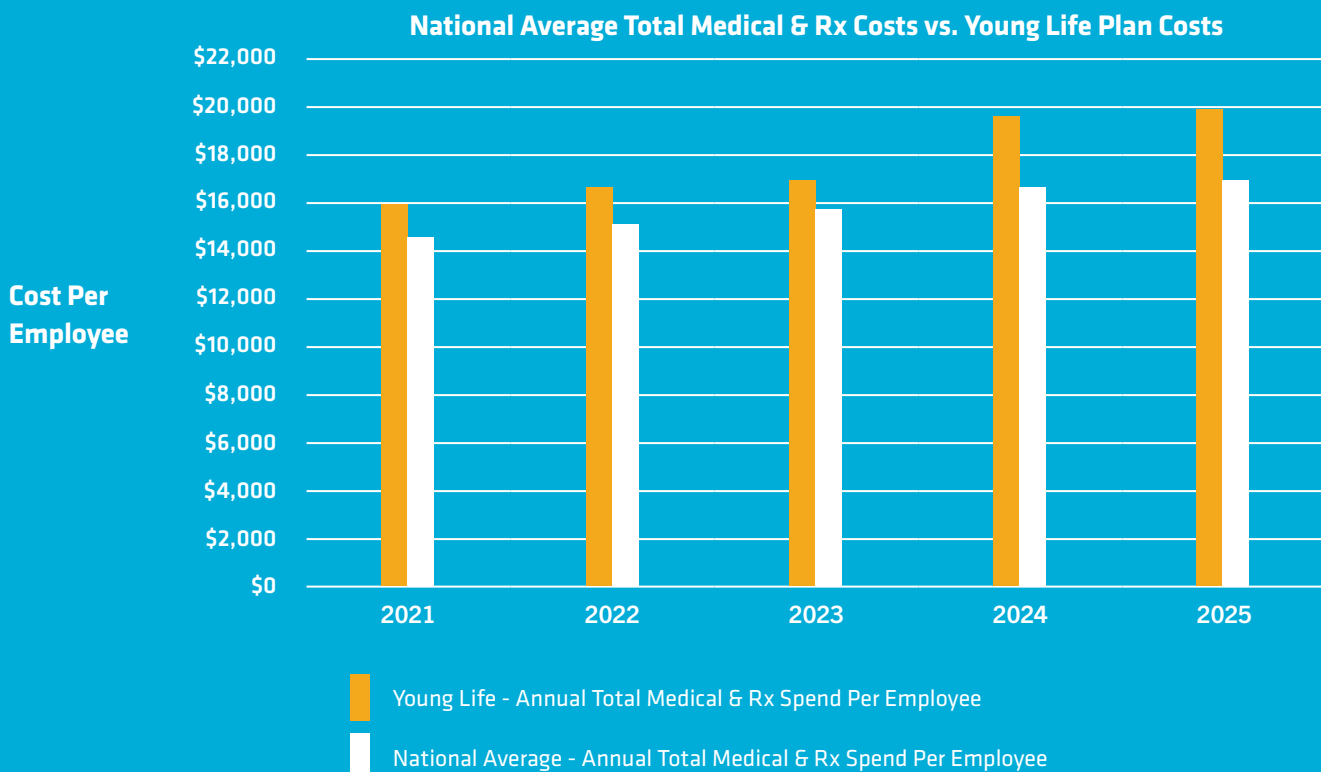
The above referenced costs are premium only. These marketplace plans feature higher in-plan cost share, and often have very restrictive provider networks. The Young Life premiums include basic life insurance for you and your eligible family members as well as long-term disability.

The information below shows the true cost of healthcare, and how we are continuing to cover the majority of these expenses for Young Life employees.

*ACA Marketplace plan pricing varies depending on age, geography and dependents covered. Example is generated using 39-year-old, male staff member living in Colorado Springs, CO, covering his spouse (38) and three children (12, 9, and 6).

Did you know?

YOUNG LIFE CONTINUES TO ABSORB OVER 90% OF MEDICAL AND PHARMACY COSTS ON BEHALF OF OUR EMPLOYEES EVERY YEAR, DESPITE EXCEEDING NATIONAL AVERAGES IN PLAN COSTS.



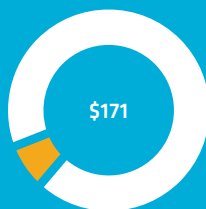
Source: National Benchmarking data versus actual Young Life plan costs 2021- July 2025



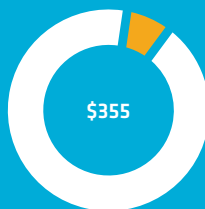
Do you know?

HOW MUCH THESE SERVICES ACTUALLY COST*

Primary Care
Physician Visit



Rx Brand
Name Drug



Rx Specialty
Drug



Inpatient Hospital
Admission (w/ associated
provider costs)



■ Covered by Company Insurance

■ Your Out of Pocket Cost

* Averages based on national benchmarking data

Do you know?

WHY COSTS CONTINUE TO INCREASE

The cost for health insurance has increased 24%¹ over the last 5 years, and 52%² over the last 10 years.

(Source: 1 "Over the last five years, the average premium for family coverage has increased by 24%" <https://www.kff.org/health-costs/2024-employer-health-benefits-survey/#3f3fc2dd-74dd-4cb6-9d1c-9c19ff972f6a>.
2 The total average family premium of \$25,572 has increased 52% in the past decade. NPR: <https://www.kff.org/health-costs/2024-employer-health-benefits-survey/>).



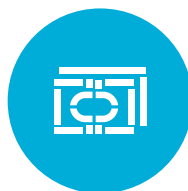
Rise in preventable
conditions



New medical
technologies



Prescription
drug costs



Medical Inflation



Aging
workforce



Pandemic Related
Costs (Delays in Care,
Mental Healthcare,
Provider Shortages)

What can I do about this?

Being a thoughtful healthcare consumer helps save you money and control costs for the Young Life benefits plan. Consider the following to be a good steward of the plan:

1. Primary Care:

Get your annual physical, and take advantage of preventive screenings. These services are covered 100% by our plan, and are a great way to prevent future health problems.

2. Stay In-Network:

Utilize UMR In-Network providers to ensure you are getting high quality and cost-effective care.

3. Generic Meds:

Ask your doctor to prescribe Generic medications when available.

4. Save the ER for true emergencies.

Consider alternatives like Telemedicine and Urgent Care, which are a better patient experience and less costly.



5. Educate yourself on available benefits.

Start by scanning the QR code to view the Young Life Benefits microsite.