

# DO YOU NEED HEALTH INSURANCE?



Did you know that injury rates for the construction industry are **24%** higher than other industries?



Average cost of an Emergency Room visit without insurance is **\$2,200**, and can be as much as **\$20,000** in life saving situations!

Health Insurance provides financial protection for you and your family in case you have a serious accident or illness. ***In what ways can it help?***



## Peace of Mind

Construction workers who are covered by health insurance have the peace of mind that comes with knowing they can access necessary medical care without the worry of paying for all of the expenses themselves.



## Avoid Financial Risks

Without health insurance, a construction worker could be faced with major financial risks should they get ill or injured on the job. The cost of medical care can quickly add up, with some procedures costing tens of thousands of dollars out-of-pocket.



## Improved Health

Research has shown that people with health insurance are more likely to get regular check-ups and preventive care, which can lead to improved overall health. Better health leads to increased productivity and a greater ability to focus on the job, leading to better results in the workplace.



## Tax Benefits

Having health insurance can also provide tax benefits. These include deductions for certain medical expenses, employer contributions to your health plan, and premium payments you make directly for your own coverage or that of your dependents.

From financial protection to improved overall health, it's easy to see why having health insurance can be a vital part of staying healthy and productive when working in construction.