



The facts about critical illnesses

You never know when you or someone you care for may be affected by a critical illness. The good news is that more people are surviving critical illnesses thanks to improved treatment options and lifestyle changes.

Learn the facts so that if you or your loved ones experience a critical illness, you can fight back financially during recovery.



Every year, about 790,000 Americans have a heart attack – 580,000 for the first time.

Every 40 seconds, someone in America will have a coronary event.

American Heart Association, Heart Disease and Stroke Statistics — 2017 Update: A Report from the American Heart Association, March 7, 2017.

Are you at risk?

- high blood pressure
- high cholesterol
- smoking

are major risk factors of stroke that can be changed or treated.

American Heart Association,
Let's Talk About Risk Factors for Stroke, 2017.

Common critical illnesses

Critical illnesses may include conditions such as heart attack, stroke, major organ failure and cancer.

- 85% of heart attack victims survive.¹
- Stroke is a leading cause of serious long-term disability.²
- Every 10 minutes, someone is added to the organ donation waiting list.³
- 30 million people or 15% of U.S. adults are estimated to have chronic kidney disease.⁴
- Inherited genetic factors play a major role in only about 5 to 10% of all cancers.⁵

Risk factors

Fortunately, we know more about what causes many critical illnesses, and many Americans are more conscious about their health.

- Heredity is just one stroke risk factor; others include age, gender, ethnicity and even some medical conditions.⁶
- Diabetes and hypertension are the leading causes of kidney failure.⁴
- Up to 80% of strokes are preventable.⁷

MEDICAL COSTS



Over half of Americans say they worry about not being able to pay medical costs for an illness or accident.

Gallup, Americans' Financial Anxieties Ease in 2017, 2017.

CANCER RISK



The probability of developing cancer during a person's lifetime is about one in three.

American Cancer Society, Cancer Facts & Figures 2018.

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Importance of financial protection

Many working Americans aren't financially prepared for critical illness treatment and recovery.

- More than half of Americans (57%) have less than \$1,000 in savings.⁸
- 16% of people under 65 were in families having problems paying medical bills.⁹

Protect your way of life

To help with critical illness costs that medical insurance may not cover, Dr. Marius Barnard, a South African heart surgeon, created critical illness insurance.¹⁰

Critical illness insurance may help with costs such as:

- **Lost income**
You, your spouse or another family member may need to take time away from work to help with treatment and recovery.
- **Travel and lodging**
You may need to travel to a specialty treatment center and stay for an extended period of time.
- **Medical expenses**
You could have out-of-pocket expenses, such as co-pays and deductibles.
- **Rehabilitation**
While recovering, you may require additional assistance, such as speech therapy or physical therapy.

Talk with your benefits counselor to learn more about how critical illness insurance can help protect what you work so hard to build.

1 American Heart Association, Heart Disease and Stroke Statistics—2017 Update (2017) cited in CDC, Know the Signs and Symptoms of a Heart Attack, 2017.

2 American Heart Association, Heart Disease and Stroke Statistics—2017 Update: A Report from the American Heart Association, Circulation, 2017.

3 U.S. Department of Health and Human Services, <https://optn.transplant.hrsa.gov/>, accessed 2018.

4 Centers for Disease Control and Prevention, National Chronic Kidney Disease Fact Sheet, 2017. Atlanta, GA: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, 2017.

5 National Cancer Institute, The Genetics of Cancer, cancer.gov/about-cancer/causes-prevention/genetics, updated to 2017.

6 American Stroke Association, http://www.strokeassociation.org/STROKEORG/AboutStroke/UnderstandingRisk/Understanding-Stroke-Risk_UCM_308539_SubHomePage.jsp, accessed 2018.

7 National Stroke Association, <http://www.stroke.org/understand-stroke/what-stroke/stroke-facts> (accessed 2018).

8 GOBankingRates, <https://www.gobankingrates.com/saving-money/savings-advice/half-americans-less-savings-2017/>, accessed 2018.

9 National Center for Health Statistics, Problems Paying Medical Bills Among Persons Under Age 65: Early Release of Estimates From the National Health Interview Survey, 2011–June 2017, Dec. 2017.

10 J. R. Jordan, Critical Illness Insurance and The Long Journey To The USA, ProducersESource.com, accessed 2017.

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