



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 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.



Someone in America
will have a coronary event
every 34 seconds.

Every 40 seconds, someone
will have a stroke.

*Heart Disease and Stroke Statistics — 2013 Update: A Report
from the American Heart Association, Circulation, 2013*

49% of Americans

have at least one of these
stroke risk factors:

- high blood pressure
- high cholesterol
- smoking

*Centers for Disease Control and Prevention (CDC), Vital Signs:
Awareness and Treatment of Uncontrolled Hypertension
Among Adults — United States, 2003-2010, MMWR, 2012*

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
- More than 10% of adults in the United States may have chronic kidney disease.⁴
- Only 5% of all cancers are hereditary.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
- An estimated 27% of deaths from heart disease and stroke each year are preventable.⁷

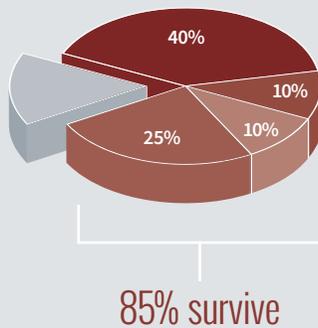
MEDICAL COSTS



43% of working-age adults say they were not able to get needed medical treatment due to cost.

Sara R. Collins et al., *Insuring the Future: Current Trends in Health Coverage and the Effects of Implementing the Affordable Care Act*, The Commonwealth Fund, 2013

AMERICANS AFFECTED BY STROKE



10% recover almost completely
25% recover with minor impairments
40% experience moderate-to-severe impairments requiring special care
10% require a long-term care facility

University of Maryland Medical Center, Articles, Stroke, 2012, umm.edu

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Importance of financial protection

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

- Half of Americans have less than \$10,000 in savings.⁸
- 41% of adults (ages 19 to 64), or 75 million people, report they are having trouble paying off medical bills or are paying off medical debt.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 Healthline Networks, Inc., Rachael Maier, *Heart Disease Statistics*, 2014, HealthLine.com

2 Go AS, Mozaffarian D, Roger VL, Benjamin EJ, Berry JD, Blaha MJ, et al. *Heart Disease and Stroke Statistics — 2014 Update: A Report from the American Heart Association*, *Circulation*, 2014

3 U.S. Department of Health and Human Services, *The Need is Real: Data*, 2014, organdonor.gov

4 U.S. Department of Health and Human Services, CDC, *National Chronic Kidney Disease Fact Sheet: General Information and National Estimates on Chronic Kidney Disease in the United States*, 2014

5 American Cancer Society, *Cancer Facts & Figures*, 2013

6 Mayo Clinic, *Disease and Conditions—Stroke—Risk Factors*, 2014, mayoclinic.org

7 National Center for Chronic Disease Prevention and Health Promotion, Division of Cancer Prevention and Control and CDC, 2013

8 U.S. Senate Committee on Health, Education, Labor and Pensions, *The Retirement Crisis and a Plan to Solve It*, 2012

9 Sara R. Collins et al., *Insuring the Future: Current Trends in Health Coverage and the Effects of Implementing the Affordable Care Act*, The Commonwealth Fund, 2013

10 National Association for Critical Illness Insurance Home Page, accessed 2014, naci.org