

## **FOR IMMEDIATE RELEASE:**

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### **Critical Illness Insurance Pays You for Living**

Medical science has made some truly amazing progress over the last century. Americans are living longer, healthier lives and surviving diseases that only a couple decades ago would have killed them. That's the good news.

The bad news is that while survival rates for most diseases have jumped, so have the medical costs associated with that survival. In addition, the American Cancer Society indicates that the indirect costs of a critical illness can greatly outweigh direct medical costs. This leaves many who suffer critical illnesses like heart attacks, cancer or strokes to pay the indirect costs of survival – costs not covered by their health plans like deductibles and co-pays, treatment outside a provider network and lost income – on their own. It is a far bigger problem than most people realize. These indirect costs can add up quickly. If you're not prepared financially, it's almost like being punished for surviving. Unfortunately, most traditional insurance plans just don't cover these expenses.

Critical illness coverage was developed in South Africa in 1981 by Dr. Marius Barnard, a cardiac surgeon who was a pioneer the first heart transplant. Dr Barnard watched new procedures save countless lives while many of those lives were devastated by the financial impact. Therefore he developed critical illness insurance so that people could afford to survive and recover.

The reason critical illness insurance is so important is other types of insurance simply aren't designed to meet the additional expenses of a serious illness or condition. They may help pay some of your hospital and doctor charges, or even replace part of your lost income. You may use your critical illness insurance to help pay for other unexpected expenses such as:

- Experimental treatment
- Travel expenses to and from treatment
- Out-of-network doctors and hospitals
- Childcare and eldercare
- Insurance deductibles and co-payments

Consider that:

- Nearly two million families filed for bankruptcy in 2004 because of mounting medical bills due to a critical illness\*
- Almost 50 percent of home foreclosures are due to a critical illness\*

Critical illness insurance can affordably protect you and your family from these additional expenses. This new insurance product that is truly consumer friendly, paying benefits to the living - the survivor - the policy owner decides how insurance benefits are used!

For more information on whether critical illness insurance would be a right for your personal situation or as an employee benefits, please contact Ray Ward at Legacy Benefits & Insurance Services 916-677-2130 ext. 101 or email at rayward@YourLegacyBenefits.com.

*\*2004 Harvard Study*