

Critical Illness/Cancer: Coverages that pay lump-sum benefits

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With our critical illness and cancer plans, you'll receive a benefit after a serious illness or condition, such as a heart attack, stroke, coronary artery disease, or if cancer is diagnosed. During your recovery, you and your loved ones can rest a little easier knowing you won't have to deplete your bank accounts or take on additional debt to cover day-to-day living expenses.

U.S. men have slightly less than a 1 in 2 risk of developing cancer; for women, the risk is a little more than 1 in 3.

– American Cancer Society

Why do I need critical illness and cancer coverages?

These plans can assist you with a variety of expenses so you can focus on getting better. You can spend the benefits however you want, on both direct and indirect costs associated with the illness, such as:

- > Making your mortgage payments
- > Hiring extra help for around the house, such as in-home caregivers
- > Helping cover medical bills as well as therapy and training
- > Paying for travel to treatment facilities away from home, as well as family visits

Besides the physical and emotional effects, people who are diagnosed with a serious condition or illness may see a dramatic impact

on their expenses. You may need additional help to absorb the expense of paying for drugs, treatment, and other direct and indirect costs.

Here's how it works:

- > All benefit payments are made directly to you in most cases, putting you in control at a time when you may feel that your options are limited
- > A part or all of the benefit is available to you after your initial diagnosis, so it's there when you need it most
- > You'll save on your premiums because coverage through your employer typically is less expensive than purchasing it on your own
- > You can pay premiums through automatic payroll deduction and can continue the coverage even if you change employers

Act now for important extra protection

Most likely, you have protected your assets and future financial stability with a health plan, life insurance, and savings plan. Now you can take an additional step to round out your coverage so that you and your loved ones will have one less thing to worry about if a serious illness or condition should strike.

Be sure to enroll when your employer holds open enrollment.