Should You Consider Accident and Critical Illness Insurance?



If you experience an accidental injury or critical illness, it could hurt you physically and financially.

Experiencing an accidental injury or critical illness can be overwhelming—and expensive. Accident and critical illness insurance provide cash for the unexpected costs of an accidental injury and a critical illness. They work alongside your major medical coverage to help pay for out-of-pocket expenses, such as insurance deductibles, copays, treatment and more.

Answer the following questions to see if accident and critical illness insurance are right for you.

YES If you had to pay your entire health insurance out-of-pocket amount today, would that create a financial hardship for you and your family?

YES Do you have a high-deductible health plan?

YES Do you or your family participate in athletic activities that make you prone to injuries?

Would taking unpaid time from work to provide caregiving duties for an ill or injured family member create a financial strain?

Would you have to pay for home care assistance (cleaning, cooking, child or pet care) in the event of a serious illness?

YES Would it create a financial hardship for your family if you had to travel more than 100 miles for treatment?

If you answered



YES

YES

to any of these, it's time to review your accident and critical illness insurance protection.

Now is the time to enroll in accident and critical illness insurance!

Look for more information during open enrollment.

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