



If you become critically ill, medical expenses might be only the beginning of your financial troubles.

When a critical illness strikes – cancer, heart attack or any other serious condition that affects your life – medical expenses won't be the only expenses you need to be concerned about. Additional expenses may come at a time when you are unable to work and earn an income.

- Medical deductibles and co-insurance
- Transportation to and from treatment
- Daily living assistance, such as meal preparation and shopping
- Childcare and eldercare
- Home repair and maintenance, such as lawn care
- Spouse or partner taking time off to act as caregiver



If you are like many Americans, you could find it very difficult to financially survive a critical illness. More than 75 percent of working Americans are living paycheck to paycheck to make ends meet. One in four workers do not set aside savings each month.¹

How likely am I to be affected by a critical illness?

Can you think of a friend or family member who has been struck by cancer, heart disease or stroke? If you can't, you're a rare and very lucky person.

The American Cancer Society estimated

1.7 million
new cases of cancer would be
diagnosed in 2018.²



If you were diagnosed with cancer, could you pay for
all the costs associated with treatment and recovery?

The lifetime probability of
developing cancer is
1 in 3.³



Approximately every
40 seconds,
someone in the United States
has a **heart attack.**⁴

If you had a heart attack, could you afford to pay someone to do all of the things you usually do, like house repairs, taking care of children and getting to and from rehabilitation and doctor appointments?

Every year, more than
795,000
people in the United States
have a **stroke.**⁴

If you suffered a stroke, could you afford to pay for house modifications, such as ramps and lifts? Could you earn a living if you couldn't speak, write or stand for a prolonged period of time?

**Critical illness insurance
will help offset the financial
burden so the focus can be on
getting better.**

What does critical illness insurance cost?

How does it help me?

On average, a 43-year-old person, along with a spouse and three children, can be covered by a \$10,000 critical illness benefit for as little as \$25 per month. That modest monthly premium can give them peace of mind that comes from knowing their family will have a pool of cash to help financially survive a critical illness.



For about \$10 per week, a 48-year-old woman can have \$20,000 of critical illness coverage. If she suffers a critical illness, she would have the financial ability to pay for travel and lodging at a treatment facility of her choice.



A couple in their early 30s can purchase a \$10,000 critical illness policy for less than \$3 a week. They can cover that by changing their morning coffee from a large to a medium. If a critical illness strikes, they'll be able to help pay the costs associated with having a high-deductible health plan.

Apply today!

Critical Illness Insurance— Helping Pay for Unplanned Expenses

In addition to specific exclusions and limitations for a covered condition:

A Pre-Existing Condition Exclusion

- A pre-existing condition is any illness or injury for which the insured received medical treatment for or advice was rendered, prescribed or recommended, whether or not it was diagnosed at all or misdiagnosed or had symptoms for which an ordinarily prudent person would have consulted a physician within 12 months prior to the policy effective date.
- A pre-existing condition is not covered for the first 12 months after the policy effective date.
- The pre-existing conditions clause may vary by state.

critical illness insurance benefit in the schedule of benefits.

- Benefits for a kidney transplant are covered under the end stage renal failure benefit only.
- The insured must be registered by the United Network of Organ Sharing (UNOS) in order for a major organ transplant or kidney transplant necessitated by end stage renal failure to be a covered condition.
- Different covered conditions must be separated by 180 days.
- Benefits may reduce due to age.
- No benefits are payable for a covered condition if it results directly or indirectly from:

as recommended by the manufacturer); or

- b. Injury received during active participation in a riot, strike or civil commotion, or any act incidental thereto; or
- c. Commission of or attempt to commit an illegal activity defined under state or federal law; or
- d. Injury received from driving while intoxicated or under the influence. Under the influence or intoxication is defined by the laws of the jurisdiction in which the accident causing the injury occurred or .08% blood alcohol content if the jurisdiction in which the accident occurred does not define intoxication. Conviction is not necessary for a determination of under the influence or intoxication.

Exclusions and Limitations

- If an injury or illness causes more than one covered condition to occur, benefits are only payable under the greatest benefit level percentage and are payable once, up to 300% of the

- a. The misuse of alcohol or taking of drugs (except those drugs prescribed by a physician and used in the manner prescribed or FDA-regulated over-the-counter drugs used

Coverage for a medically underwritten benefit is not effective until the date the insurer has approved the employee's application.

¹CareerBuilder. "Living Paycheck to Paycheck is a Way of Life for Majority of U.S Workers, According to New CareerBuilder Survey." <http://press.careerbuilder.com/2017-08-24-Living-Paycheck-to-Paycheck-is-a-Way-of-Life-for-Majority-of-U-S-Workers-According-to-New-CareerBuilder-Survey> Published August 24, 2017. Accessed June 20, 2019. ²National Cancer Institute. "Cancer Statistics." <https://www.cancer.gov/about-cancer/understanding/statistics>. Accessed June 20, 2019. ³American Cancer Society. "Lifetime Risk of Developing or Dying from Cancer." <https://www.cancer.org/cancer/cancer-basics/lifetime-probability-of-developing-or-dying-from-cancer.html>. Accessed June 20, 2019. ⁴Heart Disease and Stroke Statistics—2017 Update: A report from the American Heart Association. <https://www.ahajournals.org/doi/abs/10.1161/cir.0000000000000485>. Accessed June 20, 2019.

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