

# The true cost of LIVING LONGER.



The **GOOD** news: Thanks to advances in medicine, people are living longer and recovering from once life ending illnesses.

## What's the key to longevity?

### Early detection

The chance of surviving cancer is greater if diagnosed when still confined to the organ of origin (stage 1).\*



### Better treatment

Life expectancy has increased due to better treatment of cardiovascular disease.\*\*

## But at what cost?



The average cost of treating the victim of a **Heart attack** is **\$72,000**<sup>1</sup>



A brand name cancer drug in the United States averages **\$10,000 a month**<sup>2</sup>



High deductible health plans require an annual out-of-pocket **as high as \$13,100 for a family**<sup>3</sup>

The **BAD** news: Financial hardship can be associated with surviving a critical illness.



**2/3 of US bankruptcies are the result of medical expenses**



**78% of those people had health insurance**

## How can a Critical Illness plan **HELP**?

Critical Illness plans bring needed relief by reducing emotional and financial stress with a complementary layer of coverage to your current benefits. It pays a lump sum cash benefit once for each covered condition group - directly to you in addition to any other insurance so you can secure financial peace of mind when faced with a critical illness, such as cancer or heart attack.



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**3X**  
Full Face Value

Sources: \*Canary Foundation, Early detection facts and figures, \*\*HealthDay news, Americans Living Longer than ever: CDC.

<sup>1</sup>Kaiser Health News, Chemo Costs in U.S. Driven Higher by Shift to Hospital Outpatient Facilities, 2014, <sup>2</sup>Forbes, The 10 Most Expensive Common Medical Conditions, 2012, <sup>3</sup>IRS.gov, IRS provides guidance on calendar year 2016 High Deductible Health Plans Out-of-Pocket Maximum Limits, Minimum Deductible Levels and Health Savings Account Contribution Limitations.

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Critical illness insurance products underwritten by 5Star Life Insurance Company (a Baton Rouge, Louisiana company) with an administrative office at 909 N. Washington Street, Alexandria, VA 22314.

Group policy CIGROUPPOL R1008Rev. Not available in all states.

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