

# 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 **\$53,000**<sup>1</sup>



A brand name cancer drug in the United States averages **\$100,000 a year**<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**<sup>4</sup>



**78% of those people had health insurance**<sup>5</sup>

## 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.



\*Canary Foundation, Early detection facts and figures, \*\*[www.upi.com/CDC-Americans-living-longer-fewer-dying-from-major-diseases/1031498747725/](http://www.upi.com/CDC-Americans-living-longer-fewer-dying-from-major-diseases/1031498747725/)

<sup>1</sup>[www.sciencedaily.com/releases/2017/11/171116092706.htm](http://www.sciencedaily.com/releases/2017/11/171116092706.htm), <sup>2</sup>[www.npr.org/sections/health-shots/2017/03/15/520110742/as-drug-costs-soar-people-delay-or-skip-cancer-treatments](http://www.npr.org/sections/health-shots/2017/03/15/520110742/as-drug-costs-soar-people-delay-or-skip-cancer-treatments), <sup>3</sup>IRS.gov,

<sup>4</sup>[www.thebalance.com/who-files-bankruptcy-316194](http://www.thebalance.com/who-files-bankruptcy-316194), <sup>5</sup>[www.clearbankruptcy.com/financial-literacy/10-leading-causes-of-bankruptcy.aspx](http://www.clearbankruptcy.com/financial-literacy/10-leading-causes-of-bankruptcy.aspx)