



Learning to Fight Back: Why Critical Illness¹ Insurance is so Important

¹CI insurance can also be known as Lump-Sum
Critical Illness/Specified Disease Insurance.

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Critical illness affects so many people that it's not uncommon for you to have already experienced an illness or know someone close to you who has. Millions of people are forced to deal with a medically life-changing event.¹

But, how do you cope?



People cope in different ways. Some use anger, while others cry. Some avoid the issue, use spirituality, join support groups or need the comfort of family and friends. Regardless of the event, many use something to get them through.

¹ United States Critical Illness Insurance Resource Center. More people are surviving critical illnesses...Yet people are being diagnosed and/or dying more than ever, May 4, 2012.



No one wants to get sick.

Yet, we all know it happens. So, why not prepare? Research shows that 6.8 million Americans get in car accidents every year.¹ We buy insurance just in case something happens.

The same concept should be applied to Critical Illness insurance. It may never happen, but don't think of it as if you are losing money. You aren't. You are learning to fight back. Prepare for the worst, and hope for the best.

¹ National Highway Traffic and Safety Administration statistic from 2008. Traffic Accident Facts, found at ehow.com.



Prevention is key when it comes to fighting off cancer. The hope is that if we catch it early enough, we can treat it.¹ In 2008, more than 565,650 people in the U.S. died as a result of cancer.² And according to the American Cancer Society, 25 to 30 percent of those deaths could have been prevented if they were detected earlier.²

¹ Wellness Guide to Preventive Care, Berkley Wellness Letter, Issue January 2012.

² OnlineMEDICINETIPS.com, How Many People Are Diagnosed With Cancer Each Year, April 4, 2012.

Along with early detection and screenings, maintaining a healthy lifestyle can also help ward off some diseases, including the most common lifestyle diseases, such as some forms of cancer, heart disease and stroke.

Even if you may already have some lifestyle issues, such as high blood pressure or high cholesterol, you can still focus on a healthy diet to avoid or reduce your risk of a more serious disease in the future.

So what should you do?

1. Reduce dietary fats and oils¹
2. Cut out fast food or junk food¹
3. Eat less red meat and more fiber¹
4. Consume less salt¹
5. Exercise regularly²
6. Drink more water¹
7. Don't smoke or use tobacco²
8. Maintain a healthy weight²



¹ 7 Ways Towards Avoiding Diet Related Diseases. Found at healthy-eating-and-nutrition.com. May 2012.

² Mayo Clinic. Women's Health: Preventing the Top 7 Threats, May 2012.

Even after you've done all you can to avoid critical illness, what do you do when it strikes?

Fight back.

Treatment is costly, and in a study by Duke University Medical Center and Dana-Farber Cancer Institute of cancer patients, 30 percent of respondents said their expenses were a "significant burden" and 11 percent described them as a "catastrophic problem."¹

Yet, treatment is something you must do to fight critical illness. When something like this strikes you want the best possible treatment, and sometimes it doesn't matter what it costs.

That's where Critical Illness insurance comes in —
to stand in your corner.

¹ Medical Bills Force Cancer Patients to Skimp on Care and Necessities, Duke Medicine News and Communications, June 6, 2011.

Disease doesn't discriminate.

It happens, regardless of your family history. It is a common misconception that if your family doesn't have a history of heart problems you won't either, and vice versa.

However, according to a study at Northwestern University Feinberg School of Medicine, people who started living a healthy lifestyle at an early age were able to keep a low cardiovascular disease risk profile even with a family history of the disease.¹



In fact, lifestyle may play a more prominent role than genetics, according to their research.¹

¹ Medical Daily. Maintaining Healthy Lifestyle Early On Pays Off Later, March 2, 2012.



As overwhelming as dealing with critical illness can be, it is important to stay focused on the recovery of yourself or one of your loved ones. However, financial obligations can easily weigh on you.

Take the necessary steps to protect yourself. There are no restrictions on how Critical Illness insurance benefits can be used. You can help cover all of your medical bills, deductibles, coinsurance, while also helping to pay monthly bills and provide for you and your family.

If you are still wondering whether Critical Illness insurance is right for you, ask yourself these questions:¹

1. Do you have health insurance? If so, are you comfortable covering the deductible limit if you were diagnosed with a critical illness?
2. Do you have Disability Income insurance? If so, how much of your regular income will it cover, and with the increasing medical bill cost, will it be enough? How long will you need to wait for payment?
3. Do you have any savings? Do you have enough in the bank to cover your daily needs including medical bills? Would you be forced to dip into your retirement savings?
4. Would you enlist the help of your family and friends in the event you or a loved one was struck with critical illness? How long would they be able to comfortably support you?

It's time to face the possibility of Critical Illness head on. Take steps now and fight back.

¹ United States Critical Illness Resource Center. Why should you buy critical illness insurance coverage? May 4, 2012.



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