



Help Provide More Protection for You and Your Family

If you are seriously ill, you may be comforted knowing your life insurance will provide for your loved ones. Life insurance can also provide living benefits to help ease the financial strain of a serious illness.

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What if you suffered from a heart attack or stroke? Or were diagnosed with a serious illness, such as life threatening cancer? Or you're faced with being unable to perform basic activities of daily living, who would you want to take care of you? How would you pay the bills?

I Want My Family to Take Care of Me

Nearly one fourth of America's adult children provide personal care, financial assistance or both to their aging parents.¹ If this is the option you are choosing, make sure you've provided them the legal authority for your family member to represent you legally and financially. Also, you need to consider if they can afford to pay the bills for you and if it's fair to burden them with these expenses.

What are the Expenses?

About 80% of older adults have at least one chronic illness. 68% have at least two.¹ Facing a serious medical condition can be financially overwhelming:

- The average cost of survival for a heart attack or stroke patient is \$100,500²
- The cost for the initial treatment of breast cancer is \$23,078³
- The cost for the initial treatment for Alzheimer's is \$56,000⁴

Medical problems contribute to half of all home foreclosures.⁵



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One in three Americans is part of a family that would consider their medical bills a financial burden. One in five struggles to pay those bills each month and one in 10 admits they wouldn't be able to pay them at all. Even for those who have private insurance, over 26% need to stagger their medical payments because they can't afford to pay off those bills entirely at the end of the month.⁶

What About Private Insurance and Medicare?

Keep in mind that even the best health insurance won't cover all your health costs. Even with the best planning, there will be unforeseen and unexpected charges. In fact, 62% of Americans who are struggling with medical bills have health insurance.⁷

Forty-six percent of Medicare beneficiaries being treated for a serious illness face prescription copayments of more than \$500 a month. Medicare drug plans are allowed to charge steep copayments for the latest cancer, multiple sclerosis and rheumatoid arthritis medications. These costs can run to tens of thousands of dollars a year. Medicare supplemental insurance—Medigap—doesn't cover those copayments.⁸

What About My Savings?

You may feel that you have enough savings to cover these costs. But which one of your investments could you liquidate at the precise moment needed without concern about marketability, loss or taxation? These factors may erode the amount you have available to pay your bills. Do you really want to diminish the legacy you had planned to leave for your loved ones?



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¹ Partnership to Fight Chronic Disease, June 2018

² Heart Disease and Stroke Statistics - American Heart Association

³ <http://costprojections.cancer.gov/annual.costs.html>

⁴ <http://www.alzfdn.org/MediaCenter/docs/CareCosts.pdf>

⁵ <http://www.ncbi.nlm.nih.gov/pubmed/26536913>

⁶ <http://www.pbs.org/newshour/rundown/3/report-a-third-of-americans-burdened-with-medical-bills.html>

⁷ The Burden of Medical Debt: Results from The Kaiser Family Foundation/New York Times Medical Bills Survey

⁸ <http://www.foxnews.com/health/seniors-face-medicare-cost-barrier-for-cancer-meds/>

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