Betty has a family history of cardiovascular disease, so she takes good care of herself. She eats right and exercises daily. But at age 55, Betty receives a different diagnosis – cancer. Now, her medical bills are mounting. She has health insurance, but her policy comes with a high deductible. She’s beginning treatment and her prognosis is good. But it means she’ll be unable to work for an extended period of time.

Fortunately, her heart attack & stroke insurance policy includes a cancer rider (in TX: ONN3M-41), which pays a $40,000 benefit. After submitting her claim, she receives a check for the entire amount – $40,000. She uses the money to pay her health insurance deductible and to supplement her missing paycheck. The cash allows her to keep up with her mortgage payments, buy groceries and pay her daughter’s college tuition. Knowing she has help with these financial issues means Betty can focus on getting well.

This is a hypothetical story of a situation our customers could face. It does not represent an actual person.
No One Wants to Think About it

No doubt you know someone who has been diagnosed with cancer or suffered a heart attack or stroke. And you certainly don't want to think about it happening to you...right?

But what if it did?

- Men have a one in two chance of developing cancer in their lifetime. For women, it's one in three¹
- In the United States, someone has a heart attack every 34 seconds²
- Every 40 seconds, someone in the United States suffers a stroke²

There's Good News

Thanks to advances in medicine, more and more people are surviving cancer, heart attack and stroke. Now that you know you’re likely to survive, there’s something else to think about. If you or a member of your family faced one of these serious health conditions, how would that impact your ability to pay for things your health insurance doesn’t cover?

- Income lost while you or a family member is off work
- Ongoing expenses like mortgage payments, groceries and utilities
- Health insurance deductibles and copayments
- Home care services or child care
- The expense of traveling to receive treatment

While your health insurance will help pay doctor and hospital bills, cancer, heart attack and stroke insurance is designed to help you pay other medical and non-medical expenses so you can focus on what’s important...getting well.

Here’s How it Works

Benefits are payable to you upon diagnosis. It’s that simple. You receive cash to use any way you choose. Use it to help pay medical bills, insurance deductibles and copayments, household expenses, alternative treatments, travel...anything at all. The policy pays regardless of any other insurance coverage you may have. And you select a benefit amount that meets your needs and budget.

Sources:

¹American Cancer Society. Cancer Facts & Figures; Atlanta: American Cancer Society, 2014

Contact me

Let’s talk about whether cancer, heart attack and stroke insurance is right for you. I’ll be happy to show you how you can get the financial help you need while you’re on the road to recovery.

[Agent Name]
[Agent Phone Number]
[Agent Email Address]
[AR Insurance Lic# XXXXXXXX]