

# Critical Illness Insurance

AssurityBalance®



# The financial strength you'll need when a medical crisis unravels your life



## *Chances are...*

You know someone who has had a heart attack, a stroke, or been diagnosed with cancer in the last six months. Maybe it's your brother-in-law or neighbor, or a friend or co-worker. You may have heard about their medical bills, missed work and out-of-pocket expenses.

## *Chances are...*

You don't think it will happen to you. We all like to think we are immune to a serious illness – but we're not.

## *Chances are...*

If a critical illness strikes, you probably will live. That's the good news! But, few of us are prepared for the financial burden of recovery. Health insurance doesn't come close to covering all expenses. How would you replace your income or your spouse's lost wages while he or she helps care for you? Where would the money come from for home and car payments, deductibles, treatments outside of your health network or home health care? What if you couldn't return to your present job and salary?

If you add your usual monthly bills, then subtract your lost income if you had to recuperate – **it might equal a financial disaster at an already stressful time.**

*Critical Illness Insurance allows you, your family, and your lifestyle to survive a critical illness and its cost.*

## **AssurityBalance<sup>®</sup>** **Critical Illness Insurance**

### **Two plans are available:**

**Simplified policy** covers 12 illnesses/procedures, has a short application and no required medical exams.

- Issue age: 18-64
- Benefit amount: \$5,000 to \$50,000
- Renewability: guaranteed to age 75
- Five optional riders available.

**Fully underwritten policy** covers 21 illnesses/procedures.

- Issue age: 18-64
- Benefit amount: \$50,001 to \$500,000
- Renewability: guaranteed renewable for life
- Four optional riders available.

## **A doctor's solution to critical illness**

"It's all about medical advances that have increased survival rates," said Dr. Marius Barnard, the father of critical illness insurance and cardiac surgeon who helped pioneer the first heart transplant.

Dr. Barnard watched as new procedures saved the lives of countless patients who suffered critical illnesses, but saw those same lives devastated by the financial impact. Heart attack, stroke and cancer patients now survive – at a cost. Many are unable to return to their previous professions or incomes. Others are forced to return to work before they have a chance to fully recover.

The sad truth is that the miracle of today's medical procedures may save your life but create long-term financial challenges for you.

Dr. Barnard helped develop critical illness insurance **so that people can afford to survive – and recover.**

## Critical Illness Insurance

An AssurityBalance critical illness insurance policy pays a lump-sum benefit upon the first confirmed diagnosis of a covered illness or medical procedure. Additionally, if you collect the benefit for an illness or procedure in one category and then are diagnosed with a condition in another category, the policy will pay the full benefit to you again.

**The cash benefit is paid directly to you –  
to use any way you choose!**

No receipts need to be presented. It's a check made out to you. Receiving the benefit does not change payments from any other insurance plan you may have – whether it's health, disability income or worker's compensation. The money is yours to ease the financial stress that a critical illness creates.

(See policy for definitions, exclusions, covered health events and restrictions for diseases.)

## What would the money mean to you?

- *Freedom to choose your health providers*
- *Freedom to have your spouse by your side*
- *Freedom from worry about your bills and your mortgage*
- *Freedom to take extra time off from work while you get back on your feet*

Think of the peace of mind you would have if you didn't have to worry about your house payment or rent, auto payments or credit card balances during this stressful time! You could just focus on getting well.

### Possible uses:

- ◆ Your mortgage, auto loan or credit card payments
- ◆ Your income, and your spouse's lost wages while he or she cares for you, may be replaced
- ◆ Your medical costs – deductibles, prescriptions, second opinions, experimental treatments, out-of-network expenses
- ◆ Your rehabilitation, training or education for a new occupation
- ◆ Expenses for your and your family's travel/lodging while you're seeking medical treatment outside of your community
- ◆ Expenses for child and nursing care
- ◆ A relaxing vacation while you recuperate



Every 21 seconds...  
Someone in the U.S.  
is diagnosed with  
cancer.<sup>1</sup>

Every 25 seconds...  
Someone in the U.S.  
will suffer from a  
coronary event,  
and about every  
minute, someone  
will die from one.<sup>2</sup>



Every 40 seconds...  
Someone in the U.S.  
is having a stroke.<sup>2</sup>



*Your life can unravel quickly  
with a serious illness –  
let Assurity's Critical Illness  
Insurance help provide  
the financial strength  
you'll need to recover.*

<sup>1</sup> Cancer Facts and Figures, American Cancer Society, 2010

<sup>2</sup> Heart Disease and Stroke Statistics – 2010 Update, American Heart Association



Christy Magorian, an Assurity associate, bought an AssurityBalance® Critical Illness policy and received benefits just three years later, following the diagnosis of a malignant brain tumor.

“My grandfather and uncle both had experienced cardiac problems, so I thought even though I was young, why not get this product which would cost me so little? I was not expecting to have to use the policy at all, and if so, not for many years. Little did I know that at the age of 25, I would be battling cancer. I had just gotten married the year before, and I didn’t think that ‘in sickness and health’ would be something we would face so soon.”

Christy was able to pay off all outstanding debt and take care of all hospital bills, co-pays and medicines. She was also able to put some money aside in case further treatment is needed.



Scan the code to watch a video of Christy’s story. (*QR code reader on your mobile device required.*) Or go online to <http://bit.ly/TZ8PEq>.

*Find out how affordable critical illness insurance can be.*



Policy form Nos. I H0810 or CI-005, I H0820 or CI-007. Product availability, rates and features may vary by state. Policies are underwritten by and all guarantees are based on the claims-paying ability of Assurity Life Insurance Company, Lincoln, Neb.

**THIS IS A LIMITED BENEFIT POLICY.** It is not a comprehensive major medical plan and not a substitute for health insurance. It is not a Medicare Supplement policy and may not be appropriate for Medicaid recipients.

The policy contains limitations and exclusions. For costs and complete details of coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy for more information.

## ***A company you can count on...***

At Assurity Life Insurance Company, we’re proud of our history of integrity and financial accountability...and our mission of helping people through difficult times. Our origins are rooted in a 125-year legacy of providing long-term security to policyholders, earning generations of customers’ confidence and trust.

Assurity serves customers across the nation, offering disability income, critical illness, life and accident insurance, annuities and specialty insurance plans.

With assets of nearly \$2.5 billion, Assurity has built a reputation for “best in class” service, sound business practices and a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity has earned a high rating from A.M. Best Company, one of the insurance industry’s leading independent analysts. For more information about this rating, please visit [www.ambest.com](http://www.ambest.com).

  
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