

Focus On Recovery, Not Finances, With Critical Illness Coverage

(NAPSA)—Advances in medicine mean people today live longer, even those who suffer from critical illnesses such as a heart attack or stroke. Along with the benefits of living longer, however, there's the cost of treatment for a critical illness, and that can be overwhelming.

Heart disease, for example, is not only the No. 1 cause of death among men and women, it's also the most costly medical condition in the United States, according to the American Heart Association. More than 920,000 Americans have a heart attack annually and nearly half of these occur without warning signs or symptoms, The Heart Foundation points out. The estimated out-of-pocket expenses for a heart attack could average \$5,000 to \$8,000 during the first year of treatment, according to the American Cancer Society Cancer Action Network. In addition, The Hastings Center reported that survivors of a severe stroke could face \$20,346 in treatment in the first 30 days alone.

Critical illness insurance lets individuals stay ahead of out-of-pocket expenses that can accompany medical issues. Many critical illness policies, like those issued by Aflac, pay benefits when a policyholder experiences a covered event such as a heart attack or stroke.

Getting a benefits payment helps protect people from the financial liability of catastrophic health events. Just ask Jenifer Tighe, who suffered three strokes at the age of 31. "I was hoping I would never have to use the pol-



Critical illness insurance can help cover out-of-pocket costs in case of a heart attack or stroke.

icy, but that all changed in November 2012. I was out of town at a conference for the weekend, and when I woke up Saturday morning, my left side was tingling and my peripheral vision on the left side was also affected. I was admitted to the hospital and ended up staying for five nights," Tighe recounts. Within two weeks of being discharged, she received her first claim check to help pay for the medical-related expenses she incurred while in the hospital.

In addition to working side by side with major medical plans to help individuals cover out-of-pocket medical costs, the cash benefits offered by critical illness insurance can be used to pay household expenses, including the rent or mortgage, utilities, credit card debt and any other bill affecting the policyholder's financial security.

With critical illness insurance, policyholders can rest assured that in the event of an unexpected diagnosis, they will be able to focus more on their recovery and less on paying bills.

To learn more about a critical illness policy, visit www.aflac.com.