

## Sources of Funds During a Critical Illness

### What Sources of Funds May Be Available to Help You Financially Survive a Critical Illness?

Source	Evaluation
<b>Health Care Insurance</b>	While health care insurance will cover a portion of the direct costs associated with a critical illness, these plans typically require payment of deductibles, coinsurance and/or co-pays, which can range from \$2,000 to \$10,000 or more in out-of-pocket costs to you before the plan provides 100% coverage. If you elect out-of-network care from a specialist or nationally-recognized hospital, you may face significant additional expense, plus the cost of travel and lodging. In addition, indirect expenses associated with recuperating from a critical illness, such as modifications to a home or vehicle, child care expenses and convalescent care, may not be covered. It is important for you to know what your health care plan will and will not cover <b>before</b> a critical illness strikes.
<b>Disability Income Insurance</b>	Disability income insurance benefits typically replace a portion of your income if you are sick or hurt and unable to work. If you are covered by disability income insurance, you need to know the answers to questions such as these: <ul style="list-style-type: none"> <li>➤ How long must you be disabled before benefits begin?</li> <li>➤ How much is the benefit you will receive?</li> <li>➤ For how long will the benefit be payable?</li> </ul>
<b>Social Security Benefits</b>	Assuming that you qualify, Social Security disability benefits do not begin until the sixth full month of disability and are generally not adequate to replace your earning power. In fact, the average monthly Social Security disability benefit received in 2009 was \$1,004. (Source: Annual Statistical Report on the Social Security Disability Program, 2007; released September 2008)
<b>Savings and Investments</b>	A single critical illness could consume the assets you've worked a lifetime to accumulate.

**Ask yourself...if you suffered a critical illness and were out of commission for three to six months, would you be able to survive financially?**

**If the answer is no, there is a potential remedy...critical illness insurance.**