

Why Critical Illness Insurance?

HDHP + CI

Extra protection

&

Lower premiums
for your clients



Rich health plans with low deductibles may not always be the best fit for your client. Pairing Critical Illness Insurance (CI) with an HDHP can be an affordable way to extend their protection at a lower cost, keeping money in their pocket – and filling yours with extra commissions.

For example: your client selects a health insurance plan with **LOWER PREMIUMS**

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Higher Deductibles
Higher Co-pays
Higher Out-of-Pocket Maximums



When combined with daily living expenses, out-of-pocket medical costs like these can quickly cause financial hardship after being diagnosed with a serious disease.

Provide your clients with an affordable way to help:

- Add financial assistance in the event of a sudden serious illness
- Offset medical deductibles, co-pays and unexpected bills including experimental treatments and out-of-network expenses
- Provide additional benefits in the form of a lump-sum payment, regardless of any other insurance



Your Client

Traditional Health Plan

vs.

HDHP + CI**



\$4,000 Family Deductible

HDHP: \$5,400 Family Deductible
CI: \$20,000 Benefit Amount

Monthly Premium

\$1,800*

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\$1,097*

Savings = \$703

Run a quote in your area to see if this approach might work for your clients!

* Sample quotes based on husband/wife age 45 with 2 children, as of May 2019 for the state of Michigan. For illustrative purposes only.

** CI premium included in total. Additional plan designs available – refer to LifeSecure's Monthly Premium Rates for Critical Illness Insurance. Rates vary by state.

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Example: Critical Illness Insurance — Benefit Payout



Sarah suffers a heart attack, which requires emergency room care, surgery, a short hospital stay and other services.

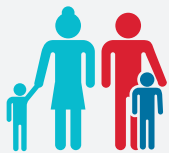


While many of Sarah's expenses were covered by health insurance, she still faces **\$18,000 in out-of-pocket costs**, including her health insurance deductible, co-pays, lost wages, travel expenses for family caregivers and other daily living expenses.



Thanks to her Critical Illness insurance plan, Sarah received a **\$20,000 lump sum cash benefit**, which she used to offset her medical expenses and other out-of-pocket costs – allowing her to focus on recovery, not her finances. Plus, she has an extra \$2,000 to use in any way she sees fit.

Who should consider Critical Illness Insurance?



- Singles, couples and families who want to protect their finances and household
- People looking for a cost-effective strategy to save money with an HDHP and protect themselves from out-of-pocket costs that can occur when treating a serious disease
- Anyone with limited savings looking for reliable coverage to help reduce the impact of unexpected medical bills



What is Critical Illness Insurance?

- Critical Illness Insurance provides essential support when it's needed the most in the form of a lump-sum cash benefit upon the diagnosis of a serious disease
- Nine covered conditions include heart attack, stroke, invasive cancer and skin cancer
- Benefits available for the reoccurrence of a disease or upon the subsequent diagnosis of a different disease
- Can be sold year-round – not limited to open enrollment

Sample Monthly Premiums†

\$20,000 Benefit Amount (by age)	Self — Male	Self — Female	Self + Spouse
25	\$13.15	\$13.75	\$19.15
35	\$21.15	\$20.75	\$34.15
45	\$38.35	\$33.15	\$63.75
55	\$68.55	\$50.55	\$111.35
65	\$116.55	\$79.35	\$188.15

† Sample premiums are based on individual, non-nicotine policies, issue ages, benefits, terms, conditions and rates may vary by state. Other benefit amounts are available. Product has exclusions and limitations.