

# You Can Survive A Critical Illness



The Critical Illness Rider\* - Policy Form No. 9542 (AA, OL, PA, PS); AB302 (IAA) provides a cash benefit which is paid directly to the insured upon the diagnosis of a covered critical illness. This benefit may be used in any manner the insured chooses.

# FACTS

- ★ In the U.S., men have slightly less than a 1 in 2 lifetime risk of developing cancer; for women, the risk is a little more than 1 in 3.\*
- ★ About 1,638,910 new cancer cases were expected to be diagnosed in 2012.\*
- ★ Cancer is the second most common cause of death in the U.S., exceeded only by heart disease.\*
- ★ The 5-year relative survival rate for all cancers diagnosed between 2001 and 2007 was 67%, up from 49% in 1975-1977.\*
- ★ The National Institutes of Health estimated overall costs for cancer in 2010 at \$124.6 billion: The cost of cancer in the year 2020 is projected to reach at least \$158 billion (in 2010 dollars). This number could increase based on the increase in medical cost.\*\*
- ★ In 2012, about 1.2 million Americans will have a first or recurrent coronary attack.\*\*\*
- ★ Coronary heart disease is the nation's single leading cause of death.\*\*\*
- ★ Each year about 795,000 people suffer a new or recurrent stroke in the United States.\*\*\*
- ★ Stroke is the leading cause of serious long-term disability\*\*\*
- ★ Stroke costs the United States an estimated \$38.6 billion each year\*\*\*
- ★ Medical Expenses are contributing factors in over 62% of individual bankruptcy filings.\*\*\*\*

\* American Cancer Society, Surveillance Research, 2012

\*\* National Institutes of Health, National Cancer Institute, The Cost of Cancer, January 2011

\*\*\* 2012 Centers for Disease Control Heart Disease, Stroke and Signs and Symptoms Fact Sheets, [www.cdc.gov](http://www.cdc.gov)

\*\*\*\* National Patient Advocate Foundation Issue Brief, September 2012, [www.npaf.org](http://www.npaf.org)

# BUT CAN YOU SURVIVE THE EXPENSE?

- ★ Cover day-to-day expenses such as mortgage and car payments.
- ★ Cover group health insurance deductibles and co-insurance expenses.
- ★ Pay medical expenses not covered by insurance.
- ★ Pay for alternative medical treatment and care.
- ★ Pay for convalescence, in-home care and private nursing costs.
- ★ Cover lost wages by the claimant, a spouse, or other care-giver who must take time off from work.
- ★ Replenishment of savings or retirement funds.
- ★ Pay for relocation to a new locale or climate.

# CRITICAL ILLNESS DEFINITIONS

**Heart Attack.** The death of a portion of the heart muscle (myocardium) resulting from a blockage of one or more coronary arteries and resulting in a loss of the normal function of the heart.

**Coronary Artery Bypass Graft** - 10% of the accelerated living benefit will be paid for the first ever open chest surgery to correct narrowing or blockage of two or more coronary arteries with bypass grafts, either saphenous vein or internal mammary graft.

**Stroke.** A cerebral vascular incident caused by hemorrhage, embolism, thrombosis producing measurable neurological deficit persisting for at least 30 days following the occurrence of the stroke.

**Invasive Cancer.** Only those types of cancer manifested by the presence of a malignant tumor, characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue. Cancer includes: Leukemia, Malignant Lymphoma, and Hodgkin's Disease.

**Kidney Failure.** End stage kidney disease presented as chronic irreversible failure of both kidneys to function. The undergoing of regular renal dialysis or undergoing a renal transplant must evidence this.

**Major Organ Transplant Surgery.** The actual undergoing as a recipient (Human to Human) of a transplant of the heart, lung, liver, pancreas, kidney or bone marrow.

**Paralysis.** Total and permanent loss of use of two or more limbs due to an injury or sickness. These conditions have to be medically documented by a neurologist for at least 3 months.

**Blindness.** Total, permanent, and uncorrectable loss of sight in both eyes confirmed by an ophthalmologist.

**HIV Contracted Performing Occupational Duties as a Medical Professional Healthcare Worker.** A medical professional healthcare worker who in the performance of their occupational duties is exposed to and ultimately acquires positive HIV resulting from an accidental injury.

**Terminal Illness.** The insured must be suffering from a condition, which in the opinion of a physician will lead to death within twelve (12) months.

*Life Insurance Underwritten By:*

**AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS**

**IAA AMERICAN LIFE INSURANCE COMPANY**

**OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA**

**PIONEER AMERICAN INSURANCE COMPANY**

**PIONEER SECURITY LIFE INSURANCE COMPANY**

*Each insurer has sole financial responsibility for it's products.*

\* All benefits not available in all states. Receipt of a living benefit may result in a taxable event and may affect your eligibility for public assistance. You should consult with a tax advisor and a social services agency. For complete Critical Illness definitions refer to the policy contract.