

AMERICAN HEART MONTH

What does your heart have to do with finances?

American Heart Month is an excellent time to help employees make heart healthy choices not only for their lifestyles but their financial profiles too. According to the American Heart Association, about 1.2 million Americans suffered a first or recurrent coronary attack in 2007. Recovering from situations like a heart attack often present financial burdens.

Employee benefits like Critical Illness insurance, which provide a lump sum amount that can be used any way a person likes, can offer needed protection.

Here's why Critical Illness insurance might be right for your benefits package:

- **Critical Illness insurance *complements* other insurance, like health & disability**
Health insurance provides coverage for medical expenses - but what about things like deductibles, out-of-network expenses, and out-of-pocket costs? Disability insurance is essential for any financial plan to protect a portion of income - but every day expenses during recovery often outweigh even normal income.

Critical Illness insurance can help cover the uninsured expenses that mount up.

- **Employees need help with a breadth of expenses not covered by other insurance**
 - Out-of-network costs
 - Co-payments for new prescriptions
 - Experimental treatments
 - Home care nurse
 - Deductibles
 - Ongoing bills
 - Child care
 - Home modifications (ie. ramps) to accommodate disability
 - Loss of spouse's income for time off
 - Travel to and from treatment centers
 - Elder care
 - Overnight accommodations/food while away to receive care
- **If faced with a serious illness like a heart attack, many Americans have unfortunate back up options to fund uncovered expenses.¹**
 - 59% would turn to savings
 - 40% would seek assistance from family
 - 18% would take out a second mortgage
 - 17% would resort to credit cards

Learn more. Go to www.GuardianLife.com

¹ Benefits & Behavior: Spotlight on Group Critical Illness Insurance, The Guardian Life Insurance Company of America, 2008.