

# CRITICAL ILLNESS INSURANCE

There's a reason they're called critical – illnesses that can hit you hard and change your life. As if facing significant health challenges isn't enough, your finances could be affected, too.

That's where Critical Illness insurance can help. It's a lump-sum benefit that can be a cost-effective way to help you and your family handle expenses if you are diagnosed with a covered critical illness.

## Use the payment for what matters most

We know that everyone has different needs and different ways of coping with a critical illness. That's why what you do with the payment is up to you. While this benefit can help you pay for additional expenses not covered by medical insurance, costs from non-medical expenses can be even greater. Consider how you would pay for out-of-pocket expenses from:

- Lost wages
- Medical copays and deductibles
- Travel to see a specialist
- Help around the house
- Prescription drug costs
- Child care

## Think ahead to prepare for unexpected expenses\*

When Marco had a heart attack, he was grateful that the doctors were able to stabilize his condition. But he learned that there was some permanent damage to his heart. Marco began to see his expenses adding up quickly. Things such as medical deductibles, coinsurance and payments for his doctor visits were his responsibility. He also lost wages from being out of work. Luckily, Marco had signed up for critical illness coverage and received a lump-sum payment as a result of his heart attack. This decision allowed Marco to focus more on his recovery and less on how he is going to pay his medical bills.



\* This is a fictitious example used for illustrative purposes only.

Be sure to refer to your plan summary for specific types of covered conditions, exclusions and limitations, and additional information about coverage under your specific plan.

**Offered by: Life Insurance Company of North America**

CRITICAL ILLNESS INSURANCE PAYS LIMITED BENEFITS AND IS NOT INTENDED AS A SUBSTITUTE FOR COMPREHENSIVE (MAJOR MEDICAL) INSURANCE. Refer to your benefit summary and plan documents for details of coverage.