INSURED AMERICAN & FAMILY

VETERAN / FAMILY OWNED & OPERATED

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Critical Illness Insurance

Lump-sum cash on diagnosis of a covered serious illness

If a heart attack, stroke, or cancer diagnosis comes, this pays out cash, fast.

WHAT IT IS

Critical illness insurance is a supplemental policy that pays a lump-sum cash benefit if you're diagnosed with a covered serious illness, typically heart attack, stroke, cancer, end-stage renal disease, major organ transplant, and similar conditions. The money is paid directly to you and can be used however you want, to cover treatment costs, lost income, family travel for treatment, experimental therapies, or mortgage payments. It is NOT a replacement for major medical coverage.

WHO IT'S FOR

Family history of cancer, heart disease, or stroke.
You want financial protection beyond what health

insurance pays.
You have a high-deductible plan and the savings to cover

a single big diagnosis won't cut it.
You're young and healthy, premiums are lowest now.

HOW IT WORKS

Lump-sum payout (e.g., $20,000, $50,000, $100,000) on
diagnosis of a covered illness.

Some plans pay additional benefits for recurrence,
hospitalization, or specific treatments.

Money is paid to YOU, spend it on anything.
Premiums based on age, benefit amount, tobacco use, health questions.

THE 3 THINGS PEOPLE GET WRONG

1. **"My health insurance covers this."**
Health insurance covers MEDICAL costs. Critical illness insurance gives you cash for the NON-medical impact: lost income, household bills, travel, family expenses, experimental treatments.

2. **"I'm too young/healthy to need it."**
Premiums are LOWEST when you're young and healthy. That's exactly when to buy. Wait until you have a diagnosis and you can't get it.

3. **"I'll just save for it."**
Statistically, most Americans can't cover a $400 emergency. A serious illness can cost tens of thousands beyond medical bills. The math doesn't work without insurance.

BUY EARLY:

Premiums lock in based on your age and health when you apply. Sooner = cheaper. And pre-existing conditions are excluded.

Want financial protection beyond medical bills? Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.