

Coverage Comparison: LifeSecure's Critical Illness Insurance

Sarah and David are active adults with similar health insurance plans. While Dave relies solely on his major medical plan for health coverage, Sarah purchased LifeSecure's Critical Illness Insurance to complement her health plan and help protect her family, lifestyle, and finances.

Both Sarah and David suffered unexpected heart attacks, which required emergency room care, surgery, a short hospital stay and other services. Their total medical costs each exceeded \$25,000, much of which was covered by their health insurance. The example below shows how Sarah's Critical Illness benefits provided additional financial support that helped her focus on recovery, not her finances.

SARAH – WITH Critical Illness Insurance (\$25,000 BENEFIT AMOUNT)		DAVID – WITHOUT Critical Illness Insurance
↓		↓
\$13,500 Initial and follow-up treatment	Out-of-pocket costs to satisfy the health insurance deductible, plus co-pays and out-of-network charges	\$13,500 Initial and follow-up treatment
\$4,500 Travel expenses, meals, lost wages from missing work, child care	Non-medical, every day out-of-pocket costs resulting from the illness	\$4,500 Travel expenses, meals, lost wages from missing work, child care
\$18,000	Total out-of-pocket expenses	\$18,000
\$25,000 ← Critical Illness insurance cash benefit payout		\$0

Sarah's Critical Illness plan paid her a \$25,000 lump sum cash benefit, which she used to offset her medical expenses and other out-of-pocket costs - allowing her to focus on her recovery, not her finances. Plus, she has \$7,000 to use in any way she sees fit.

Meanwhile, without Critical Illness coverage, David may be responsible for thousands of dollars in out-of-pocket costs resulting from his heart attack, which may create a financial setback for his family.



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