

Financial Toll Of Illness Can Be Devastating Critical Illness Plans Allow Focus On Recovery

(NAPSA)—Advances in medical science have dramatically improved survival rates for those stricken with critical illnesses. But science can't address the financial toll these illnesses often take on individuals and their families.

And the financial toll of a serious illness can be devastating.

While traditional medical insurance pays many of the direct treatment costs, up to two-thirds of the total financial impact of critical illnesses like heart attacks, strokes or cancer are indirect. These can include rehabilitation, home health care, loss of income, home modifications, experimental treatments, child care, housekeeping and travel and lodging for family members during treatment.

"Medical science has made miraculous progress, and many of us have friends and family members who have survived very critical illnesses," said Mutual of Omaha first vice president Ken Smith. "Yet we've also witnessed the financial hardship such an illness can have on a family. That's what led to the development of Critical Illness insurance."

Developed by a physician who too often witnessed the financial stress of critical illnesses, Critical Illness insurance pays a lump sum upon the diagnosis of various critical illnesses or conditions, Smith said. A popular insurance coverage in many parts of the world, Critical Illness coverage is relatively new in the United States and is offered here only by Mutual of Omaha and a handful of other insurance companies.

Critical Illness coverage works in concert with traditional medical and disability insurance to give those who suffer from a critical illness wider treatment options, extra funds to pay the indirect costs associated with the illness and the peace of mind necessary to focus on recovery.

"Critical Illness insurance pays the policy's full amount directly to you upon diagnosis of various critical illnesses or conditions," Smith said. Those illnesses include heart attack, stroke, cancer, major organ transplants, renal failure



What Are The Odds?

What are the odds of suffering a critical illness? According to statistics compiled by Mutual of Omaha, they're better than you might think. In the United States:

- Someone suffers a coronary event every 29 seconds.
- Someone suffers a stroke every 45 seconds.
- About 1.3 million people are expected to be diagnosed with cancer in 2003.

Heart Disease and Stroke Statistics—2003 Update, American Heart Association

2003 Cancer Facts and Figures, American Cancer Society

and other conditions.

"You can spend Critical Illness benefit dollars any way you wish—which gives you more choices about the treatment you receive, and more control over your current and future financial situation," Mutual of Omaha's Smith said. "If you want to participate in an experimental treatment program your major medical insurance doesn't cover, the money is there. If you need help around the house, you can afford to hire it. You can even continue making regular contributions to savings, retirement and investment funds if you choose."

Thanks to medical science, more people than ever before are surviving critical illnesses. And thanks to Critical Illness insurance, these conditions no longer have to threaten your family's financial health.

For more information on Critical Illness insurance, visit www.mutualofomaha.com.