



## The facts about critical illnesses

You never know when you or someone you care for may be affected by a critical illness. The good news is that more people are surviving thanks to improved treatment options and lifestyle changes.

Learn the facts so that if you or your loved ones experience a critical illness, you can fight back financially during recovery.



Heart disease strikes  
someone in the U.S. about  
once every 42 seconds.

Every 40 seconds, someone  
will have a stroke.

American Heart Association, "Heart Disease and Stroke Statistics — 2016 Update: A Report from the American Heart Association," Circulation (2016).

### Are you at risk?

- high blood pressure
- high cholesterol
- smoking

**are major risk factors  
of stroke.**

Texas Heart Institute, "Stroke Risk Factors" (July 2015).

### Common critical illnesses

Critical illnesses may include conditions such as heart attack, stroke, major organ failure and cancer.

- 85% of heart attack victims survive.<sup>1</sup>
- Stroke is a leading cause of serious long-term disability.<sup>2</sup>
- Every 10 minutes, someone is added to the organ donation waiting list.<sup>3</sup>
- More than 10% of adults in the United States may have chronic kidney disease.<sup>4</sup>
- 5-10% of all cancers are hereditary.<sup>5</sup>

### Risk factors

Fortunately, we know more about what causes many critical illnesses, and many Americans are more conscious about their health.

- Heredity is just one stroke risk factor; others include age, gender, ethnicity and even some medical conditions.<sup>6</sup>
- Diabetes and hypertension are the leading causes of kidney failure.<sup>4</sup>
- 80% of premature heart disease, stroke and diabetes can be prevented.<sup>7</sup>

## MEDICAL COSTS



**44% of underinsured adults (ages 19-64) report not getting medical care because of cost.**

The Commonwealth Fund, "2014 Biennial Health Insurance Survey" (2015).

## CANCER RISK



**Physical activity, such as walking, running or swimming, is associated with lower risks of many cancer types.**

S.C. Moore et. al., "Association of Leisure-Time Physical Activity With Risk of 26 Types of Cancer in 1.44 Million Adults," JAMA Internal Medicine (May 16, 2016).

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## Importance of financial protection

Many working Americans aren't financially prepared for critical illness treatment and recovery.

- More than half of Americans (56%) have less than \$1,000 in savings.<sup>8</sup>
- 26% of U.S. adults ages 18-64 say they or someone in their household had problems paying or an inability to pay medical bills in the past 12 months.<sup>9</sup>

## Protect your way of life

To help with critical illness costs that medical insurance may not cover, Dr. Marius Barnard, a South African heart surgeon, created critical illness insurance.<sup>10</sup>

**Critical illness insurance may help with costs such as:**

- **Lost income**  
You, your spouse or another family member may need to take time away from work to help with treatment and recovery.
- **Travel and lodging**  
You may need to travel to a specialty treatment center and stay for an extended period of time.
- **Medical expenses**  
You could have out-of-pocket expenses, such as co-pays and deductibles.
- **Rehabilitation**  
While recovering, you may require additional assistance, such as speech therapy or physical therapy.

**Talk with your benefits counselor to learn more about how critical illness insurance can help protect what you work so hard to build.**

1 Rachael Maier, "Heart Disease by the Numbers: Facts, Statistics, and You," HealthLine.com (2014; accessed 2016).

2 American Heart Association, "Heart Disease and Stroke Statistics — 2016 Update: A Report from the American Heart Association," Circulation (2016).

3 U.S. Department of Health and Human Services, "The Need is Real: Data," organdonor.gov (accessed 2016).

4 Centers for Disease Control, "National Chronic Kidney Disease Fact Sheet, 2014" (accessed 2016).

5 American Cancer Society, "Family Cancer Syndromes 2014" (accessed 2017).

6 Mayo Clinic, "Disease and Conditions-Stroke-Risk Factors" (2014; accessed 2016).

7 World Health Organization, "Preventing Chronic Diseases: A Vital Investment" (2016; accessed May 19, 2016).

8 Magnify Money, "Deeper Into Credit Card Debt With No Regrets This Holiday Season" (2015).

9 Kaiser, "The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills Survey" (2016; accessed May 20, 2016).

10 J. R. Jordan, "Critical Illness Insurance and The Long Journey To The USA," ProducersESource.com (accessed 2017).

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