Critical illnesses do not discriminate.

Why Do You Need Critical Illness Insurance?

Critical illness can strike whether you are financially prepared or not

AlwaysCare Critical Illness insurance pays a lump sum cash benefit upon diagnosis of a critical illness. The extra money can ease financial strain, while you focus on what is most important - treatment and recovery.

AlwaysCare pays cash when you need it most

Out-of-pocket medical costs for a critical illness can range from $10,000 to $15,000, plus about three to nine months’ daily living expenses if you are unable to work.

If you or a family member suffers a critical illness, how will you pay for:

• Insurance co-payments, deductibles and co-insurance?
• Modifications to your home or vehicle to meet any special needs?
• Out-of-town transportation and lodging for treatment?
• Child care or elder care expenses?
• Treatments not covered by your health insurance?

Critical illness insurance benefits help reduce the financial burden. Upon diagnosis, the benefit is paid directly to you and may be used any way you choose.

Did you know?

About every 33 seconds someone in the United States dies from cardiovascular disease.¹

On average, every 40 seconds someone in the United States has a stroke.²

62% of all bankruptcies are medical-related.³

Yet, more people than ever are surviving a critical illness, making this one of the most valuable and affordable insurance products available today to help protect you and your family.

Covered Illnesses:

• Heart attack
• Stroke
• Cancer
• Major Organ Transplant
• Coronary Artery By-Pass Surgery
• End Stage Renal Failure
• Occupational HIV

How to enroll:

Talk to your benefits manager today about how to enroll.

Critical Illness Expense Calculator

Medical Deductible
(Estimated average = $1,000)

Out-of-pocket medical expenses
(Estimated average = $3,744)

Alternative treatments
(3 months = $1,000 to $2,500)

Home health care
(3 months = $6,800)

Child care
(3 months = $1,250 to $3,250)

Lodging near health facilities
(Average $100-$150 per night for 5 nights = $500-$1,000)

3-9 months’ living expenses

Out-of-pocket expense total

*Figures provided for illustration only, based on national averages. Actual costs will vary.

1. Heart Disease: Scope of Impact, 2014, The Heart Foundation
2. Heart Disease and Stroke Statistics, 2010 update, American Heart Association
3. American Journal of Medicine, 2009
Why do employees enroll?

• **Financial Protection** — Benefits help offset major expenses not covered by medical insurance and provide security from the full cost of a catastrophic illness.

• **Freedom of Choice** — Cash benefits may be used however you choose: medical bills, mortgage payments, additional household help or family travel, to name a few.

• **Simple Enrollment** — Affordable coverage for you or your entire family is available with just a few health questions.

• **Multiple Benefits** — Receive benefits for a first-ever occurrence, additional occurrence or a different illness—up to 250% of the basic benefit amount.

• **Portability** — Continue coverage for you and your family even if you leave employment.

Manage Your Benefits Online with AlwaysAssist℠

AlwaysAssist is your home for accessing your benefit information online. Members can logon to www.AlwaysAssist.com to:

• View benefits
• Modify personal information
• Contact an AlwaysCare Customer Service Rep directly through the Message Center
• Access Health Links based on plans enrolled
• Access forms and documents

How to register:
First-time users should register by selecting “Member Registration” on the AlwaysAssist login screen. You will need your AlwaysCare Member number or Social Security number.

**Extra benefits at no extra charge to you!**

**Health Advocacy Program**
AlwaysCare’s Health Advocacy Program provides 24/7 support to help you navigate the world of healthcare and insurance so that you can concentrate on what’s important—recovery.

You receive unlimited telephonic support with healthcare professionals who can assist you in managing a variety of healthcare issues:

• research and recommendation of providers, facilities and treatment options;
• eldercare;
• specialty care & rehabilitation services;
• claim assistance;
• referrals;
• care coordination;
• Medicare;
• hospital planning;
• transportation and home healthcare services.

**Hearing Savings Plan**
All members and covered dependents have access to the AlwaysCare Hearing Savings Plan. This plan includes:

• 30-60% discounts off major name brand hearing instruments and accessories;
• 40% savings on hearing aid batteries shipped directly to your home; and
• On-call support for questions, managed by professional hearing counselors.

These programs are not insurance, nor are they intended to replace insurance.

**Find out your risk of developing cancer, heart disease, or stroke** *(bit.ly/DiseaseRisk)*

Talk to your benefits manager today to enroll!