Colonial Life

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 critical illnesses 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.

Common critical illnesses

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

- Survival rates for people hospitalized for heart attacks are approximately 90% to 97%.[1]
- Stroke is a leading cause of serious long-term disability.[2]
- Every nine minutes another person is added to the transplant waiting list.[3]

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.[4]
- Diabetes and hypertension are the leading causes of kidney failure.[5]

Every year, about 805,000 Americans have a heart attack – 605,000 for the first time.

Every 40 seconds, someone in America will have a heart attack.[2]

Are you at risk?

- **High blood pressure**
- **High cholesterol**
- **Smoking**

are major risk factors of stroke that can be changed or treated.[6]

CANCER RISK

The probability of developing cancer during a person's lifetime is one in two for men and one in three for women.[9]

Importance of financial protection

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

- Fewer than 4 in 10 U.S. adults could cover an unexpected expense of $1,000.[7]
- 17% of adults had major, unexpected medical expenses in the prior 12 months ranging between $1,000 and $1,999.[8]

Protect your way of life

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. Very Well Health, "How Many People Survive a Heart Attack? Why the First Hours Count." Richard N. Fogoros, MD, August 5, 2021, Heart Attack Survival Rate: How to Survive a Heart Attack (verywellhealth.com).
2. American Heart Association, Heart Disease and Stroke Statistics — 2021 Update: A Report from the American Heart Association, 2021.
3. Health Resources & Services Administration, Organ Donation Statistics, organdonor.gov, 2021.
4. American Stroke Association, "Stroke Risk Factors Not Within Your Control," https://www.stroke.org/en/about-stroke/stroke-risk-factors/stroke-risk-factors-not-within-your-control, accessed December 2021.
5. Centers for Disease Control and Prevention. Chronic Kidney Disease in the United States, 2021. Atlanta, GA: US Department of Health and Human Services, Centers for Disease Control and Prevention; 2021.
6. American Stroke Association, "Risk Factors Under Your Control," https://www.stroke.org/en/aboutstroke/stroke-risk-factors/risk-factors-underyour-control, accessed December 2021.
7. Bankrate, "Survey: Bankrate's January Security Index," Jan 11 2021, https://www.bankrate.com/banking/savings/financial-security-january-2021/?itm_source=parsely-api, accessed December 2021.
8. Federal Reserve Board, "Report on the Economic Well-Being of U.S. Households in 2020," May 2021, The Fed - Report on the Economic Well-Being of U.S. Households in 2020 - May 2021 - Dealing with Unexpected Expenses (federalreserve.gov), accessed December 2021.
9. American Cancer Society, Cancer Facts & Figures 2021.