

# Sales Idea

High Deductible Health Insurance



## The Need

Many people today choose high deductible health care plans in an attempt to keep their premiums affordable or participate in a health savings account or health reimbursement arrangement. But when faced with a serious illness, these people may not have access to the funds they need at the most critical times. A policy from the Critical Advantage Portfolio<sup>SM</sup> can help.

## Costs

When someone is diagnosed with a serious illness, there can be a lot of costs beyond what traditional health insurance covers, and it's often more than people expect. As an example, health insurance deductibles have increased 62% in the last 10 years.<sup>1</sup> The products in the Critical Advantage Portfolio - Critical Illness insurance, Cancer insurance & Heart Attack/Stroke insurance - are designed to cover these types of expenses.

Along with high deductibles, the policy benefit could also be used for any out-of-pocket expense, such as:

- Services or treatment not covered by regular health insurance
- Travel expenses
- Child care
- Ongoing expenses like mortgage, groceries or utility bills

<sup>1</sup>The Kaiser Foundation, Employer Health Benefits Survey, 2019

## Other Advantages

Your clients will also appreciate these other product features:

- The benefit amount is sent directly to your client upon diagnosis
- Policy benefits are tax free
- Family coverage is available
- There is no elimination period to satisfy

## What's Covered\*

- Internal Cancer or Malignant Melanoma-100%
- Heart Attack - 100%
- Stroke - 100%
- Alzheimer's Disease - 100%
- Major Organ Transplant - 100%
- Blindness - 100%
- Deafness - 100%
- Kidney Failure - 100%
- Coronary artery bypass surgery - 25%
- Coronary angioplasty surgery - 25%

\*Not all conditions are covered in all states