



WARNER FINANCIAL GROUP

## *Understanding Critical Illness & How You Can Protect Yourself and Your Family*

**Understanding the Value of Critical Illness Insurance** There are a variety of insurance products to fit the specific needs in your life; from your car to your home, your long-term care to your ongoing health needs. Critical illness insurance provides coverage for a wide variety of conditions that may have a significant impact on your finances, even if you have health and disability insurance. If you're diagnosed with a serious illness, one of the last things you want to worry about is your finances. A critical illness insurance policy helps provide protection from a variety of covered conditions, so you can focus on getting well.

**The Value of the Critical Advantage Portfolio of Products** Should you be diagnosed with any of the conditions covered, a check is sent to you, not the health care provider - no receipts or medical bills necessary. Consider the costs of daily living you may have to cover during an illness, in addition to health insurance deductibles, medical costs and prescription costs:

- Food and Meal Preparations- In the United States, middle income households spend over \$6,000 a year (\$500+ per month) on food.
- Household Cleaning and Maintenance Hiring a household cleaning services can average between \$300 and \$700 per month.
- Childcare/Before and After School Care Costs vary, but the average cost per child for center-based infant childcare is \$1,300 per month. Although slightly lower, the average cost per child for center-based preschool childcare is \$889 per month

**WHAT'S COVERED? Critical Illness Insurance** Internal Cancer or Malignant Melanoma, Heart Attack, Stroke, Alzheimer's Disease, Major Organ Transplant, Blindness, Paralysis, Deafness, Kidney Failure, First-ever Coronary Artery Bypass Surgery, First-ever Coronary Angioplasty

If you would like to learn more about how Critical Illness can protect you and your family or if you would like a free quote please call us toll free at 1-888-219-0067