

# A CRITICAL ILLNESS CAN BE DIFFICULT

Financial recovery doesn't have to be.

Early detection and advances in medicine are helping more and more people survive a cancer diagnosis. However, many patients with cancer – or other critical illnesses – are often faced with financial concerns as well, despite having good medical coverage.

## CONSIDER THIS.

more than  
**1.7**  
million

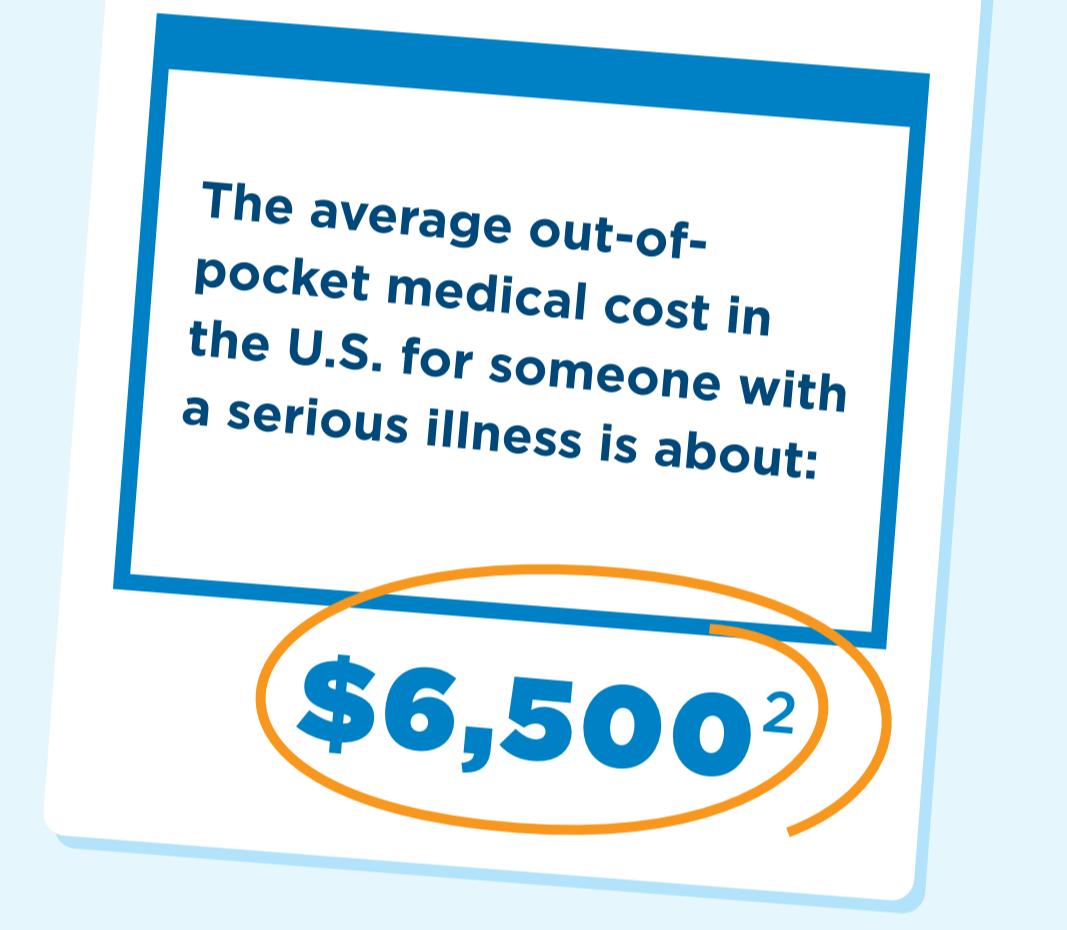
new cancer cases  
are expected  
to be diagnosed  
in the U.S. in 2018<sup>1</sup>



**40%** of men

and  
**38%** of women

in the U.S. will develop  
cancer during their lifetime<sup>1</sup>



The reality is, a serious  
illness can have a  
significant financial  
impact – one that far  
surpasses what is covered  
by health insurance or  
disability coverage.

## DID YOU KNOW?

### MEDICAL BILL

The average out-of-pocket medical cost in the U.S. for someone with a serious illness is about:

**\$6,500<sup>2</sup>**

Nearly **40%** of insured cancer patients in the U.S. reported a higher-than-expected financial liability

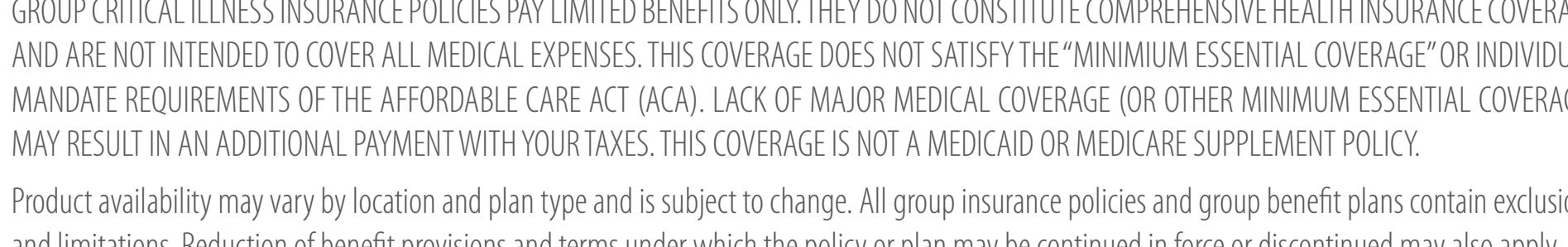


**44%** of Americans are unable to cover a \$400 emergency expense<sup>4</sup>

## PREPARE TODAY TO BE PROTECTED TOMORROW.

While you can't predict life's unexpected events, you can plan for them by choosing benefits that can help protect your financial future.

Cigna's Critical Illness Insurance provides you, or your designee, with a lump-sum payment for you to use as you see fit when you are diagnosed with a covered critical illness or specified disease condition. Aside from copays and out-of-pocket medical expenses, it can help you pay for:



Want to learn more? Contact your Cigna representative or broker today or visit us at [Cigna.com/Critical-Illness](http://Cigna.com/Critical-Illness)

Together, all the way.<sup>®</sup>

 **Cigna**

Offered by Life Insurance Company of North America or Cigna Life Insurance Company of New York.

1. American Cancer Society, "Cancer Facts & Figures 2018."

2. Johns Hopkins University, "Serious Illness can come with serious costs." September 2017.

3. CBS Interactive Inc., "Many cancer patients juggle care along with financial pain." May 2018.

4. Federal Reserve Board, "2016 Survey of Household Economics and Decision Making." May 2017.

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