

Critical Illness Facts

KANSAS CITY LIFE INSURANCE COMPANY

Did you know?

Millions of Americans could be diagnosed with a critical illness at any time. When it comes to choosing a health care plan, many people may be challenged with the decision to pay more out-of-pocket every month, or pay less and run the risk of having higher costs down the line, which is why Critical Illness insurance can be important.

What is Critical Illness Insurance?

Critical Illness Insurance is a product that can help pay for treatments not covered by health plans. It pays a lump sum benefit upon diagnosis of a covered illness. The benefit received may cover costs for care and treatment, recuperation or lost income. Benefits may be paid for any number of conditions, including, but not limited to:

- Cancer
- Heart attack
- Stroke
- Major organ transplant
- Kidney failure

How Kansas City Life can help

Kansas City Life Insurance Company offers the Critical Illness Insurance coverage your clients need at a price they can afford. When you sell Critical Illness Insurance benefits from Kansas City Life, you and your clients will receive the professional customer service you deserve and expect from an insurance provider. We offer flexible plans that can be customized to your clients' needs.

Features and options

- Spouse and dependent coverage
- Wellness benefits*
- Attained age rates; unisex and uni-tobacco
- Continuation benefit
- Health savings account (HSA) compatible option
- Two-year rate guarantee
- Optional recurrence benefit

**Not available in all states.*

Employees need Critical Illness Insurance coverage. Know the facts.



24 million+ Visits to physician offices with malignant neoplasms (cancer) as the primary diagnosis¹



600 thousand+ Deaths were reported from heart disease in 2015^{2*}



500 thousand+ Deaths were reported from malignant neoplasms (cancer) in 2015^{2*}



Heart disease and cancer were the two leading causes of death in 2015.^{2*}



26% of Americans polled say they or someone in their household had problems paying medical bills in the last 12 months^{3**}



62% of Americans polled say they've had difficulty paying other bills as a result of medical debt.^{3**}

¹www.cdc.gov/nchs/data/ahcd/names_summary/2015_names_web_tables.pdf

²www.cdc.gov/nchs/data/nvsr/nvsr66/nvsr66_06.pdf

³kaiserfamilyfoundation.files.wordpress.com/2016/01/8806-the-burden-of-medical-debt-results-from-the-kaiser-family-foundation-new-york-times-medical-bills-survey.pdf

*Based on a total of 2,712,630 total deaths reported in 2015 by the U.S. Department of Health and Human Services.

**Based on a survey conducted by the Kaiser Family Foundation and the New York Times with 1,204 adults who report that they or someone in their household had problems paying or an inability to pay medical bills in the previous 12 months.

Policy and certificate PJ148/CJ148. THIS COVERAGE PROVIDES LIMITED BENEFITS. Coverage and/or options may not be available in all states. For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force or discontinued, see your agent or write to the Company. The policy described is cancellable or renewable at the option of the Company. The Company has the right to increase the premium rates. For agent use only. Not for use with members of the public.

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Your partner in employee benefits.*



KANSAS CITY LIFE

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