

Critical Illness Insurance

Reliance Standard

Draw on the protection provided by your benefits

Great news! Your employer is offering you the opportunity to purchase Critical Illness insurance at group rates from Reliance Standard, a trusted benefits carrier for over a century.



1 American

Dies from a stroke every 3.5 minutes. More than 877,500 Americans die from heart disease.¹



1.9 million

New cases of cancer were diagnosed in 2021. Cancer is the second leading cause of death in the US²



1 in 3

Deaths are from cardiovascular disease; more than 859,000 people each year¹.

“Why do I need a Critical Illness Insurance policy?”

Health insurance can provide coverage for many of the costs associated with treating a critical illness like cancer or heart attack. But what about the other out-of-pocket costs that you incur when you or a loved one is battling a major illness and is unable to work? There's a loss of income (even if you have disability coverage, it only pays a portion of your regular earnings), deductibles, co-pays, living expenses and even transportation to and from treatment. Many of these additional costs can contribute to the pressure you are already under at the worst possible time. Critical Illness Insurance can help cover some of these gaps in your financial plan that you may not have known even existed.

“But I already have health insurance”

Despite ongoing medical enhancements, incidence of critical illness in the U.S. is seemingly high. Technology has dramatically improved the chances of survival for patients suffering a critical illness.

However, with the possibility of surviving multiple Critical Illnesses or several incidents of the same illness in your lifetime, your financial plan for the future may be disrupted. With Critical Illness Insurance, the lump-sum payment you receive at the diagnosis of a critical illness can help offset those expenses not covered or not entirely covered by other sources of income or insurance.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

¹Center for Disease Control, 2020

²Cancer.org, 2021

“This is just another insurance that I will never use”

While you hope you’ll never need it, the statistics say there’s a good chance you or a loved one will need to fight a critical illness in your lifetime. You can purchase coverage for yourself, your spouse and your children. Receiving a payment from your Critical Illness Insurance will help you take care of out-of-pocket expenses not covered by other plans, letting you focus on your recovery.

“I have been diagnosed with a critical illness before and would not be eligible for this coverage”

This coverage may be medically underwritten. However, you, your spouse and your dependent children may be eligible to receive up to a predetermined amount of coverage without regard to medical evidence of insurability. We also include coverage for recurrent and subsequent critical illnesses, which provides coverage in the event you have multiple critical illnesses or multiple incidents of the same critical illness over your lifetime.

“This is another bill I have to track”

Your employer has made this coverage available to you at competitive group rates through convenient payroll deductions. It’s the easiest way to secure valuable protection against the financial uncertainty that can accompany a critical illness.

“What do I do now?”

If you agree that you and your loved ones can benefit from this important coverage, it’s easy to get started. Simply review the materials from your employer that provide more detail about the plan which includes a description of benefits, exclusions and limitations and follow the instructions from your employer has provided on how to enroll.

“Why Reliance Standard?”

You are buying life insurance from Reliance Standard Life Insurance Company, a national insurer in business for over a century.

Americans are outliving their illnesses and their nest eggs.

50%

Of Americans are withdrawing from their retirement savings to help pay for medical bills

137 million

American families had problems paying medical bills or expenses in 2019

#1

**Reason people file for bankruptcy is due to medical bills
MANY OF WHICH HAD HEALTH INSURANCE**

It pays to have Critical Illness Insurance

You can receive a lump-sum payment to help you keep up with expenses such as:

Medical Bills	Mortgage/Rent	Maintenance/Repairs	Childcare or housekeeping help	Utilities and monthly bills	Adult Care	Anything else you may need to use it for
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RELIANCE STANDARD
LIFE INSURANCE COMPANY

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This information is not an insurance policy and does not describe the entire plan. For more detailed information you must ask your employer’s Human Resources benefit manager. There is a detailed description of plan’s provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed. The availability of the described products, benefits and features may vary by state. Reliance Standard is a branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states. Product features and availability may vary by state.