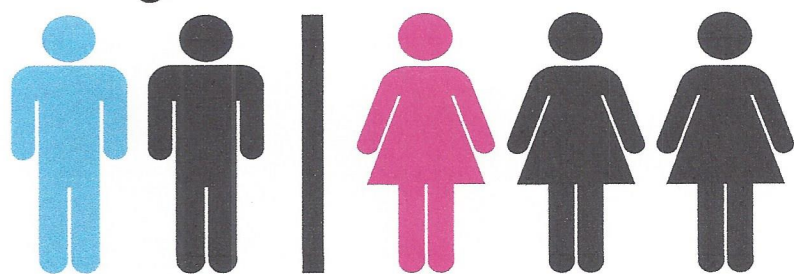


# The real risks of cancer, heart attack, and stroke

**Cancer** is the second most common cause of death – 1 out of every 4 deaths. **About 77% of all cancers are diagnosed in persons 55 or older.** Children remain at risk also as more than 13,500 per year are diagnosed with cancer.

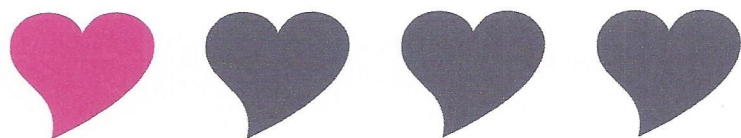
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Half of all men and one third of all women will develop cancer during their lifetimes.



**Heart attack** is the number one cause of death for both men and women in the United States. More than 920,000 Americans will have a heart attack this year; half will occur with no warning signs.

**1 out of every 4 deaths**



**Stroke** is the third leading cause of death in women, the fifth leading in men, and among the top 10 in children. **Stroke reduces mobility in more than half of stroke survivors 65 and older.**

**65+ 65+ 65+ 65+**

**Cancer, heart attack, and stroke** can happen at any time to anyone. Even those who live a healthy lifestyle run the risk of being diagnosed with one or more of these illnesses. No one likes to think about the possibilities. But the risks are very real.





# Being prepared

How would you and your family pay bills if diagnosed with these illnesses?

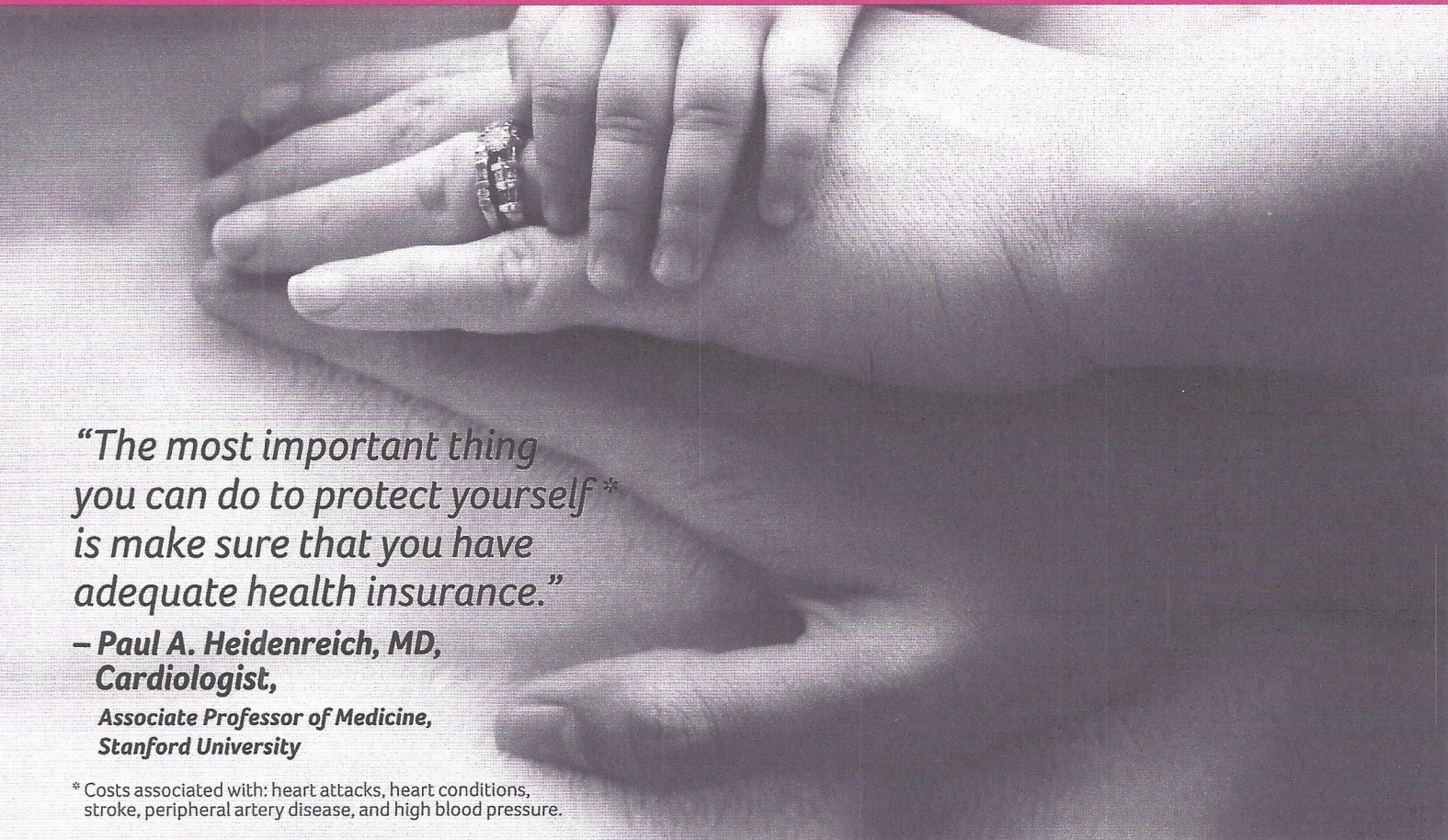
**Problem:**

Treatment is expensive. Mortgage, utilities, health insurance, etc. have to be paid.

**Solution:**

This insurance can help you manage expenses and your savings can be preserved.

You may have more freedom in treating your illness, without worrying about expenses. Protect yourself by applying for insurance coverage, getting regular screenings, looking for signs that lead to early detection, and recognizing the symptoms. There are financial security solutions for peace of mind protection.



*"The most important thing you can do to protect yourself\* is make sure that you have adequate health insurance."*

**– Paul A. Heidenreich, MD,  
Cardiologist,**

**Associate Professor of Medicine,  
Stanford University**

\* Costs associated with: heart attacks, heart conditions, stroke, peripheral artery disease, and high blood pressure.

**Cancer sources:**

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Cancer Costs May Rise 27% by 2020, John Commins, HealthLeaders Media, January 2011

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**Heart attack/stroke sources:**

Heart Disease: What are the Medical Costs?, March 1, 2013, R. Morgan Griffin, [www.webmd.com](http://www.webmd.com)

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Stroke Fact Sheet, Centers for Disease Control and Prevention, [www.cdc.gov](http://www.cdc.gov)

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Stroke Prevention Guidelines for Women Could Save Lives, February 6, 2014, Lisa Collier Cool, <http://health.yahoo.net/experts/dayinhealth/first-ever-stroke-prevention-guidelines-women-could-save-lives>

Top Ten Things to Know About Heart Disease and Stroke Statistics, American Heart Association, [www.heart.org](http://www.heart.org), American Stroke Association, [www.stroke.org](http://www.stroke.org)



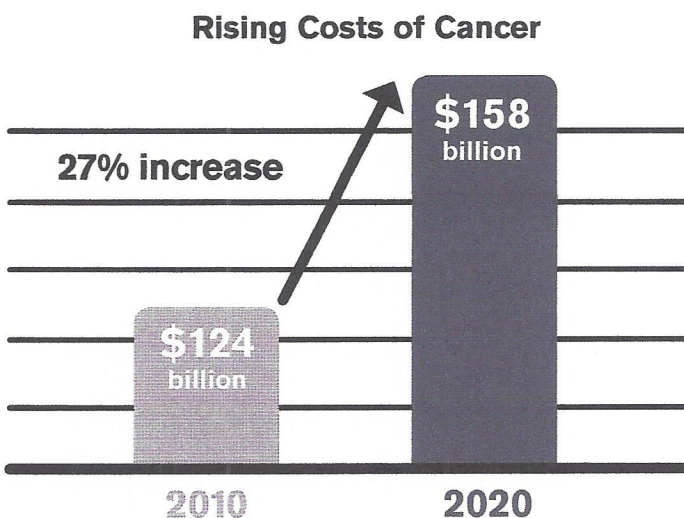
## The good news

- **Cancer** survival rates are increasing every year for all cancer types combined.
- By 2020, the number of cancer survivors is predicted to increase by 31%, with the largest increase among Americans age 65 and older.
- Great strides have also been made in the treatment of cancer in children – with survival rates today at about 80%.
- Almost 8 million Americans are alive who have had a heart attack.
- 85% of people who have a heart attack will survive.

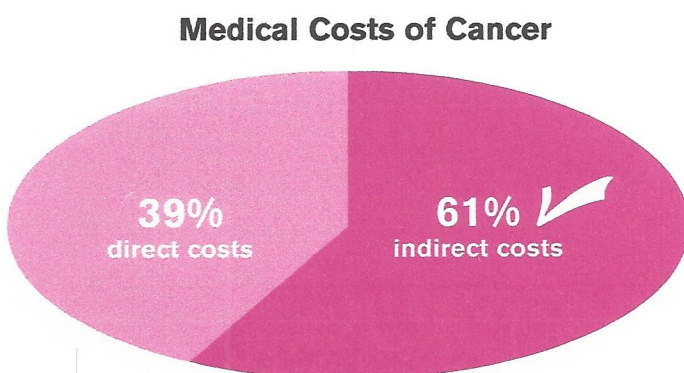
The American Heart Association is focusing on more aggressive and innovative population-based approaches to fighting **heart attack and stroke**. If current trends continue, the cardiovascular health of all Americans will improve by 6%, with heart attack and stroke deaths also reduced by 6%, by 2020.

## The rising costs

The United States is predicted to spend at least \$158 billion in 2020 to treat cancer. This is an increase of 27% over 2010.



One in five people diagnosed with cancer, who have health insurance, use all or most of their savings because of the financial strain of dealing with cancer.



### Examples of indirect costs associated with cancer could include:

- ✓ deductibles/co-payments
- ✓ experimental treatments
- ✓ transportation to treatments
- ✓ lodging
- ✓ family care
- ✓ coping support
- ✓ medical supplies
- ✓ loss of income of patients and caregivers

After a heart attack, there are **immediate** costs that may not be covered by your other health insurance. Such as:



ambulance



diagnostic tests



hospital charges



possible surgery

**\$ One of the largest indirect costs is lost productivity and income.**

Maintenance after a heart attack or stroke could include: drugs, testing, and ongoing cardiologist appointments. Medical sources have encouraged men and women to protect their health and finances by making lifestyle changes, such as joining a gym – monthly fees might seem pricey, but it's a good deal compared to the \$1 million that a lifetime of treatment could cost.