



GROUP BENEFIT
SOLUTIONS

Critical Illness Educational Video

Onscreen Text:

Critical Illness Insurance. An extra layer of financial support in times of need.

Scene Description:

Animated visuals representing scenarios related to serious health issues, managing expenses, and recovery.

Voiceover:

We want to take a minute to talk to you about critical illness insurance. It can be a scary topic, we know, but it's an important one. What is critical illness insurance? Well, it's a benefit offered through your employer that helps provide added financial protection in the event of a serious health issue like a heart attack, stroke, major organ failure or cancer diagnosis.

Onscreen Text:

Approximately every 40 seconds an American will have a heart attack. That amounts to around 805,000 heart attacks annually.

Disclaimer:

"More than half of U.S. adults don't know heart disease is leading cause of death, despite 100-year reign", American Heart Association, January 24, 2024

Voiceover:

The coverage pays you a lump sum benefit and you decide how to use that money. Even better, There's no need to answer health questions or pass a medical exam to qualify for coverage. Plus, if you leave your job, you can take this insurance with you. You may be thinking, Wait, I already have health insurance, so why would I need this?

It's a good question. The short answer is, unfortunately for most people, health insurance doesn't cover everything. Let's look at an example, a heart attack. The average hospital stay for a heart attack is between 4 to 5 days and can be costly. Add to that the cost of follow up care travel and day to day expenses, all while trying to keep the monthly bills paid. You can see how it easily adds up.

Health insurance will cover some of the medical related expenses. But remember, most plans have an amount that you will have to pay before your medical benefits kick in. That could cost you over \$4,300 on average.

Disclaimer:

"Will my health insurance cover the costs of coronavirus testing and treatment?", Healthinsurance.org, July 2023.

Voiceover:

And health insurance doesn't pay for those non-medical related expenses, like paying your mortgage or keeping your family fed while you're dealing with your illness.

We hope you never face this situation, but if you should. Critical illness insurance from New York Life Group Benefit Solutions can help. In keeping with our example, if you should have a heart attack, we pay you a lump sum that can be used however you want. It's that simple.

Once enrolled in critical illness insurance, you'll have access to our health screening benefit, which pays you a flat amount for common routine health exams.

Onscreen Text:

For some plans, the Health Screening Benefit is called the Health Screening Incentive.

Voiceover:

There are numerous potential screenings, such as your annual physical, mammograms, dental exams, immunizations and more. The money can be used anywhere you like, but could help offset some of your out-of-pocket costs for medical care and other expenses. The last thing you need to worry about when dealing with a serious illness is how you're going to afford it. Let us worry about that. You focus on getting, well.

Be on the lookout for additional information and plan details from your employer. critical illness insurance designed for you. It's how we're putting benefits to work for people.

Disclaimer:

Critical Illness Insurance is a limited benefit policy. This product is not health care insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. New York Life Group Benefit Solutions' Critical Illness Insurance is underwritten by New York Life Insurance and Annuity Corporation, a subsidiary of New York Life Insurance Company. Policy provisions and product availability may vary by state. Policy form: Critical Illness: GBS-CI-1000.00.

New York Life Group Benefit Solutions products and service are provided by Life Insurance Company of North America, New York Life Group Insurance Company of NY, and New York Life Insurance and Annuity Corporation, subsidiaries of New York Life Insurance Corporation.

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