

Critical Illness Insurance

Coverage that goes beyond health insurance

Great news! Your employer is offering you the opportunity to purchase Critical Illness Insurance at group rates from Reliance Matrix, 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 U.S.²



1 in 3 deaths are from cardiovascular disease; that's more than 859,000 people each year.¹

"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 a 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, deductibles, copays, living expenses and even transportation to and from treatment. These additional costs can pile on the pressure at the worst possible time. Critical Illness Insurance can help cover some of these unexpected gaps in your financial plan.

"But I already have health insurance."

Technology has dramatically improved the chances of survival for patients suffering a critical illness. With the possibility of surviving multiple critical illnesses in your lifetime, your financial plan for the future may be disrupted. With Critical Illness Insurance, the lump-sum payment you receive when a diagnosis is made can help offset expenses not covered by other sources of income or insurance.

"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.

1 Centers for Disease Control and Prevention, 2020

2 Cancer.org, 2021

“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 regardless of medical history. 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.

“It’s easy to get started.”

If you believe you can benefit from this important coverage, it’s easy to get started. Your employer has made it possible for you to pay for your coverage through a convenient payroll deduction. Refer to the enrollment material your employer has provided and follow the instructions on how to enroll.

Americans

are outliving their illnesses and their nest eggs.³

57%

of Americans with medical debt owe at least \$1,000, driven by diagnostic tests, hospitalizations, and emergency room visits.⁴

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/ Housekeeping	Monthly Bills	Adult Care	Other Needs
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³ 2022 RIA Protected Accumulation + Retirement Income Survey

⁴ Debt.com 2021

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.

For more information, visit reliancematrix.com.



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