



## THE SMART MOVE

BY PATRICK MILLER

Dearborn Insurance, The Club's Insurance Partner

### The High Cost Of Cancer

If you are diagnosed with cancer, you have two battles ahead of you: to get well and to stay solvent. Fortunately, you can prepare for the latter, so it doesn't impede the healing process. The energy you spend worrying about paying your bills robs you of energy you need to focus on getting better. Unfortunately, most of us feel rather secure in knowing that we have a good health insurance policy in place. We vaguely understand that mysterious "Maximum Out of Pocket" cost on our health insurance policy, and fortunately it isn't enough to break us financially. What we are unprepared for are the non-medical costs that we will incur over and above our daily living expenses (mortgage or rent, utilities, food, taxes etc). Those bills can loom especially large if you're forced to miss workdays or go on disability which can significantly cut your income by as much as 40 percent.

**Here are a few of the "hidden costs" that you are likely to incur.**

- **Transportation Costs:** This includes expenses you may have due to traveling to and from the doctor's office and/or treatment facility, whether it is by car, bus, train, or airplane. This category may also cover the price of hotels or other lodging needed.
- **Family and Living Expenses:** This includes costs related to running your household and caring for your family

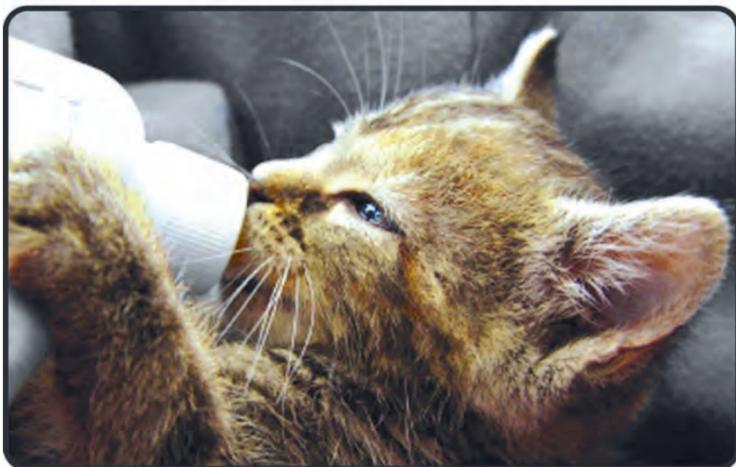
during your cancer treatment, such as childcare, elder care and coping support.

- **Caregiving, At-Home Care, and Long-Term Care:** This includes additional costs of the care that a person with cancer may need, such as fixing meals or driving the patient to each medical appointment. It could also include extended nursing care at a specialized facility.
- **Employment, Legal, and Financial Issues:** This includes the costs that arise when a patient needs professional guidance on employment, legal or financial issues related to their diagnosis. This includes topics including addressing loss of wages of the patient or caregiver, learning about employment rights under the law, figuring out medical expenses during income tax filing, or writing a will.

You can give yourself piece of mind that you will have the money to pay these hidden expenses with a critical illness policy from our Club Partner, Dearborn National Insurance. You can purchase up to \$250,000 of coverage, which is paid to you on the diagnosis of cancer or a number of other financially devastating illnesses. It's money you can use where you need it. Wouldn't you rather have a check for thousands of dollars rather than a get-well card?

Patrick Miller represents Dearborn Insurance, the Club's new partner for two areas— critical illness insurance and retirement income. Currently, the Club offers three Dearborn products: the Security Builder Plan, the Timber Ridge Critical Illness Plan, and Paycheck Protection Plus. Ask your Club Counselor for details.

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