



## THE SMART MOVE

BY PATRICK MILLER

**Dearborn Insurance**, The Club's Insurance Partner

### Critical Illness Insurance Is All About Survival

Critical illness insurance was created to remove financial stress so the insured person can focus on recovery. There is something about financial worry and stress that impedes the healing and recovery process. It's one of those invisible enemies of the mind and body. It can be fixed only by removing the source of the stress – lack of money. When we lack money in the midst of the recovery process, our mind tends to focus on the lack when it should be focusing on positive thoughts about healing.

Research finds that financial burdens of cancer care make it hard for patients to focus on recovery.

Numbers don't lie, and a recent survey conducted by the Association of Oncology Social Work (AOSW) shows that more than half of cancer patients indicate cancer costs negatively impact their focus on recovery. Those who work with these patients know the stressors firsthand and understand the negative impact they can have on family, caregivers, and most importantly the patients.

According to the survey, 66 percent of patients with major financial challenges suffer depression or anxiety, 29 percent delay filling prescriptions due to financial pressures, and 22 percent skip doses of their medications. Sixty-three percent of oncology social workers surveyed said financial issues reduce

patients' compliance with their cancer treatment, even though that treatment is key to their recovery. Additionally, 40 percent of patients reported depleting their savings, almost 30 percent reported dealing with bill collectors, and 54 percent of those handling a major/catastrophic financial burden said it had become more difficult in the past year to afford treatment.

Furthermore, 68 percent of cancer patients and caregivers surveyed reported that the patient is experiencing financial hardship due to medical bills, and 55 percent of all cancer patients surveyed said the stress of dealing with costs negatively affects their ability to focus on their recovery.

Most of have witnessed a relative or friend that has gone through this stressful time in their lives and have seen how financial worries take over to the point that they hinder the recovery process. One solution is to protect yourself with a critical illness insurance policy, which can pay you a lump sum benefit on the initial diagnosis of certain critical illnesses. Club partner Dearborn National offers a plan that can pay a cash lump sum up to \$250,000 on the initial diagnosis of specified critical illnesses. Money is paid directly to you to be used wherever you need it.

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.



## SEEN Around Town

By Jennifer Shackelford  
Club Application Coordinator

### Bravo Farms

Everyone needs to get out of the city once in a while and take a good, old-fashioned road trip. Driving gives you the chance to pull over and examine things you may have other wise missed, and I encourage this behavior. It's how I discovered Bravo Farms. Located just off the 99, Bravo Farms is a jumble of buildings housing a gift shop, an ice cream counter, a cheese store and wine tasting. There are a couple of donkeys for petting, some turkeys and chickens for atmosphere and a patio where all of the antiques, that ever existed, are kept. It's worth the effort. And the tri-tip sandwich wasn't too shabby either.

And look... A Point of Historical Interest. I know because the sign told me. Bravo Farms is located just off the 99 in Traver, CA.



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