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The Smart Move

BY PATRICK MILLER, Dearborn Insurance,
The Club's Insurance Partner

Critical Illness Insurance Can Address Concerns Of All Ages

Navigating a menu of voluntary benefits presented by an agent in a limited timeframe can be very confusing. How do you know if the voluntary products you are considering are a good fit for your lifestyle or age bracket? The value of the benefit is not found in cost comparison but how well the features of the product fit the needs of prospective applicants.

The table below was put together by a major insurance company to show how a well-engineered critical illness policy can identify the needs of specific generational groups and how the product features fill the need.

Critical illness insurance is fast becoming a "must have" voluntary benefit as medical and non-medical costs continue to escalate. It has distinct advantages over disease-specific products including cancer-only or heart attack- and stroke-only policies. As we move through different generational timeframes in our lives our insurance needs change and critical illness is broad enough to fill those needs.

A look at the table below shows how our insurance needs change as we age and how a quality critical illness policy fills those needs.

Critical Illness Insurance

Generation Y: Ages 18 to 31

Needs

- 63 percent are very concerned about extra costs not covered by medical insurance in the event of serious illness
- Medical deductibles like those associated with consumer health plans, together with lost work days, can drain limited savings and make it hard to meet ongoing expenses such as rent and credit card payments

Features That Fit

- A lump-sum payment to replace lost income and supplement limited savings in times of serious illness
- Affordable coverage that complements existing medical plan to pay for expenses that most medical plans do not cover
- Coverage for age-related serious conditions including melanoma, thyroid and brain cancers, and non-Hodgkin's lymphoma

Generation X: Ages 32 to 47

Needs

- 51 percent are very concerned about extra costs not covered by medical insurance in the event of serious illness

- Additional expenses for travel, childcare and co-pays may exceed rainy-day funds for families experiencing a serious illness

Features That Fit

- A lump-sum payment to provide extra cash for ongoing household expenses, including mortgage, car payments, utilities
- Dependent coverage for partner and children
- No ongoing claims process
- Coverage for age-related conditions including breast, lung and colorectal cancers; diabetes and cardiac conditions. Also children's cancers such as leukemia and brain tumors

Boomers: Ages 46 to 66

Needs

- 52 percent are very concerned about extra costs not covered by medical insurance in the event of serious illness
- Co-pays and medications can mount up even with a low deductible medical plan and may require tapping into retirement savings or make it difficult to meet commitments to adult children and grandchildren

Features That Fit

- A lump-sum payment to help meet expenses and preserve retirement savings
- No complicated claims process
- Low premiums that offer an affordable way to supplement health insurance
- Coverage for age-related conditions including colon, breast, prostate and lung cancers, heart attacks, strokes, and kidney failure

Critical illness insurance is a great fit for an increasingly diverse workforce – one that is multigenerational, at different life stages and experiencing different economic circumstances.

The Club's insurance partner, Dearborn National, has been a leader in critical illness insurance since this type of policy was introduced back in 1999. For more information, call Dearborn National at (888) 443-8829.

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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