



Critical Illness Insurance

By bridging coverage gaps for those who are diagnosed with critical illnesses, QBE makes it possible for self-insured employers to better protect workers' families, lifestyles and financial well-being.

The impact of Critical Illness

Medical emergencies can strike at any time

- Every 34 seconds, an American will suffer a heart attack!¹
- Some 1.4 million Americans were diagnosed with cancer in 2012.²

And the financial consequences can be catastrophic

- In 2013, it is estimated that 1.7 million Americans will declare bankruptcy because of their inability to pay medical bills.³
- 76% of Americans are living paycheck to paycheck according to a bankrate.com study.⁴
- The average cancer patient with health insurance incurs \$712 in monthly bills for physician copayments, prescription drugs and other expenses related to treatment.⁵

Rising costs are making it increasingly difficult for employers to provide competitive and affordable healthcare to their employees. The consequence of the current U.S. healthcare climate is the shifting of costs to plan participants. Employees and dependents who rely on employer-sponsored healthcare are being offered more restrictive plans with higher out-of-pocket expenses.

We see Critical Illness Insurance*— QBE's newest Accident & Health product offering — as a tremendous opportunity for us to fill a void and offer a valuable service to our customers. Self-insured employers now have an economical way to enhance employee benefit packages by bridging coverage gaps for many of the most expensive acute illnesses and events. Critical Illness Insurance can also make the transition to Consumer Directed Health Plans - HSA's, HRA's and High Deductible Plans - more attractive.

Critical illnesses occur every day. And though modern medicine has helped improve the survival rates for illnesses such as heart attacks, strokes and cancer, recovery still takes time. However, bills don't take time off. Mortgage, day care, education, food and other everyday expenses continue to come in — the kinds of costs medical insurance doesn't cover.

Our Critical Illness Insurance helps to relieve that burden for your employees so they can focus on their recovery. The lump sum benefit payment covers out-of-pocket medical and non-medical expenses. That means it doesn't only have to be used to pay for treatments.

➔ **QBE's Critical Illness Insurance is one of the most comprehensive products on the market today.**

Made possible by
 **QBE**®

How we make it possible

Qualified claimants can use their single, lump sum benefit to pay for standard out-of-pocket medical costs as well as living expenses that disability insurance may not cover.

Specifically, lump sum benefits can be used in the following ways:

Out-of-pocket medical costs

- Deductibles and copays
- Out-of-network specialists
- Prescription drug expenses
- Alternative therapies

Debt

- Mortgage payments
- Home expenses
- Personal debt

Lifestyle

- Child care
- Family vacation

Delivery of excellence sits at the heart of what QBE does. Our expertise in managing risk gives businesses the security they need to invest, grow and make their visions possible.

QBE Accident & Health

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What we cover:

Acute conditions	<ul style="list-style-type: none">– Heart attack– Stroke
Illnesses	<ul style="list-style-type: none">– Cancer<ul style="list-style-type: none">• In situ and invasive– Benign brain tumor– Motor neuron diseases– End-stage renal failure
Procedures	<ul style="list-style-type: none">– Coronary artery bypass– Heart valve replacement– Aorta graft surgery– Major organ transplant

Peace of mind

QBE makes it possible for self-insured employers to improve their benefits package by providing direct, immediate financial resources to critically ill employees and their families when they need it most.

* Critical Illness Insurance is underwritten by QBE Insurance Corporation (California Company ID 4629-2).

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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