Critical Illness Myths & Realities

Who needs critical illness/specified disease insurance coverage? More people than you might think.

**Myth:** “It won’t happen to me”  
**Reality:** Critical Illness can affect anyone

In your circle of family, friends, neighbors and colleagues, how many have suffered from and survived a heart attack, cancer or stroke?

**Bottom Line:** You can survive a critical illness. Critical illness/specified disease insurance can help with costs.

**Myth:** “Health insurance covers me”  
**Reality:** Not entirely

EXPENSES TYPICALLY NOT COVERED BY MEDICAL INSURANCE

**Bottom Line:** Critical illness/specified disease insurance can help cover unexpected expenses for certain diagnosed conditions.

**Myth:** “I can cover the costs”  
**Reality:** Many people can’t without financial strain

In your circle of family, friends, neighbors and colleagues, how many have suffered from and survived a heart attack, cancer or stroke?

**Bottom Line:** Critical illness/specified disease insurance can help keep your retirement and family savings intact.

Issuers: National Integrity Life Insurance Company  |  The Western and Southern Life Insurance Company
Critical Illness insurance does not replace the need for health insurance. Critical illness/specified disease insurance policies may contain exclusions, limitation and terms for keeping them in force. Policy availability, benefits, coverage, exclusions and limitations may vary by state. Critical illness/specified disease coverage is not comprehensive health insurance coverage (often referred to as major medical coverage). It does not meet the requirements of minimum essential coverage as defined by federal law. Policy availability, benefits, coverage, exclusions and limitations may vary by state. Limited Benefit Health Insurance policy series 0907-80, 0907-80-U, 1701-80 NJ and 1603-80 NIL NY.

You must apply for and qualify for insurance products. Insurance products are issued and guaranteed by The Western and Southern Life Insurance Company (Western & Southern Life), Cincinnati, OH, operating in DC and all states except AK, ME, MA and NY, and National Integrity Life Insurance Company, Greenwich, NY, operating in ME and NY. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.