

# CRITICAL ILLNESS & CANCER: DO WE NEED COVERAGE FOR OUR MEMBERS?

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Firefighters have long recognized the dangers of running into a burning building. They understand the need to protect themselves from the extreme environments modern residential fires can bring.

Today's firefighters face many hidden dangers as well. Carcinogens within the smoke and soot, as well as stress created by life-and-death situations, can take their toll on volunteer and career firefighters alike.

Statistics can paint a bleak picture for many of your members. Did you know that firefighters are up to 100 times more likely to have a heart attack while battling to put out a fire or that they are 14 times more likely to suffer a heart attack when simply responding to an alarm?<sup>1</sup>

You may be asking, "What if one of our members gets sick? What if these hidden dangers bring cancer or a heart attack to our doorstep?"

The death statistics are tragic. Sudden cardiac deaths accounted for 51 percent of all on duty deaths for 2015.<sup>2</sup> The International Association of Fire Fighters estimates that 60 percent of all firefighter deaths have arisen as a result of cancer since 2002.<sup>3</sup>

More than likely, your organization offers some sort of life insurance to members that will help their families cope with potential tragic losses. Yet, what about the firefighters who survive a tragedy? What benefits does your organization provide for them? Critical Illness coverage can help.

Given recent advances in medicine, heart attacks and cancer are not the death sentences they once were. Firefighters are now living longer in spite of suffering these serious illnesses. The death rate for cardiovascular disease has fallen 39 percent since 2001.<sup>4</sup> In 1971, there were only 3 million cancer survivors; today there are over 12 million.<sup>5</sup>

Firefighters are surviving these terrible diseases, but the illnesses can take a huge financial toll. The average out-of-pocket expense for a cancer patient is \$1,266 per month,<sup>6</sup> while heart disease averages an out-of-pocket expense of \$21,955 annually.<sup>7</sup>

Life insurance does not pay benefits unless a firefighter dies. Unfortunately, this financial burden is playing out in bankruptcy courts with medical expenses accounting for 62

percent of all personal bankruptcies.<sup>8</sup> Cancer patients are twice as likely to file for bankruptcy.<sup>9</sup> The sad truth is that 80 percent of those filing for medical bankruptcy had health insurance, and they thought they were covered.<sup>10</sup> However, they were not.

Today more than ever, a living benefit is needed. Health insurance alone may not provide enough to keep your cancer or heart attack survivor out of bankruptcy. If one of your members gets sick, a Critical Illness policy can offer lump sum funds that can provide financial assistance when it is truly needed the most.

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