

Insurance Solutions July Newsletter



A look at some important trends that will affect you

Cancer, Heart Attack, and Stroke

- 87% of all cancers are diagnosed in persons 50 or older
- Every 2 minutes a child is diagnosed with cancer
- 41% of men & 38% of women will be struck with cancer
- Heart attacks - one of the costliest conditions treated
- Average age for heart attack: 65.6 males, 72 females
- Stroke is the leading cause of long-term disability
- Among top 10 leading causes of death in children
- Stroke recovery is a lifelong process.

Those are sobering statistics. And you may think that your current health insurance – whether you are under 65 or on Medicare – will provide good coverage for you. Unfortunately, it will not because the indirect costs associated with these illnesses are significant.

- 42% of cancer costs are indirect
- \$21,995 of heart disease costs are indirect
- \$23,380 stroke costs are indirect

Indirect costs include family care, deductibles and co-payments, medical supplies, transportation, lodging, loss of income, home health care and more.

Bankruptcies from unpaid medical bills will affect nearly 2 million people this year (**68% of those people had health insurance**) - making health care the No.1 cause of such filing.

If you were to get one of these critical illnesses, do you want to worry about how to pay your medical bills or plan to obtain the best care available knowing you have the funds to cover the costs?

Cancer insurance for a 55-year-old man would cost \$50 a month. Heart attack and stroke insurance would cost just \$40 a month.

An alternative is to look at a Universal Life Insurance policy as most have not only a critical care insurance rider, but also a Terminal Illness Accelerated Benefit rider.

The risks of getting one or more of these illnesses is significant. The costs can be devastating. Protect yourself and your family's economic well-being with insurance.

Broccoli Apple Salad

I thought that since it is the 4th of July weekend that I would share one of my favorite recipes with you. It's a little different in that it combines broccoli and apples – and they are just wonderful together. While you do need to blanch the broccoli, don't overdo it, you just want the broccoli to have a more tender bite than totally raw broccoli.

This is 6 servings.

Ingredients

- 4 cups fresh broccoli florets (about 2 medium heads) blanched until tender crisp
- 1/2 cup shredded carrots
- 1/4 cup diced red onion
- 2 large apples finely chopped (I used gala apples)
- 1/2 cup pecans coarsely chopped
- 1/2 cup dried cranberries

Creamy dressing ingredients

- 1/2 cup lite mayonnaise
- 1/2 cup low fat Greek yogurt
- 2 Tablespoons lemon juice
- 1 Tablespoon sugar
- 1/4 teaspoon salt
- 1/8 teaspoon pepper

Instructions

In a large bowl combine broccoli, carrots, red onion, apples, pecans, and dried cranberries.

Whisk together mayonnaise, Greek yogurt, lemon juice, sugar, salt, and pepper.

Add the dressing to the salad and toss to coat. Chill until ready to serve.

Enjoy! And have a safe holiday!

Just give Bill Clevenger a call at 925-519-1867 for help with these items or other insurance issues that may be troubling you. Also, be sure to visit Bill's website at www.gobillc.com and check out the "Resources" tab for some good general information.