



Critical Illness Insurance – Heart Attack & Stroke

Critical illness insurance pays a lump-sum cash benefit if you are diagnosed with a covered condition such as a heart attack or stroke. The money is paid to you to use however you need.

How It Works

- You choose a benefit amount (for example \$10,000, \$25,000, or more) and pay a fixed premium.
- If you are diagnosed with a covered critical illness (heart attack, stroke, and often others such as cancer or major organ failure), the policy pays the lump-sum cash benefit.
- The money is paid directly to you. You can use it for medical bills, deductibles, travel, lost income, home modifications, or anything else.
- Payment is typically made in addition to what Medicare or your health plan pays.

Why People Buy It

- Heart attack and stroke can create large sudden costs
- Recovery often involves time off work, travel, and extra help at home
- A lump-sum payment gives flexibility when you need it most
- Helps protect savings and reduce stress on family
- Can be especially valuable for people with limited emergency funds
- Often pairs with hospital indemnity and accident coverage

Important to Understand

- This is supplemental — it does not replace major medical or Medicare
- Only conditions listed in the policy are covered
- Definitions matter (what counts as a “heart attack” or “stroke” is defined in the contract)
- Pre-existing condition limitations or waiting periods may apply
- Some policies pay only once per condition or have survival periods
- Always review the outline of coverage and exclusions

Who It Can Help

People concerned about the financial impact of a serious diagnosis — especially those with high-deductible plans, Medicare beneficiaries, or anyone who wants a cash cushion if a heart attack or stroke occurs.

HOW HUGS CAN HELP

Critical illness coverage can be a meaningful layer of protection when it fits your overall plan. We can help you see whether it makes sense alongside your other coverage. At HUGS we have no greater joy than to hear that our clients are walking with confidence.