

Did You Know?

An estimated 7.9 million Americans have one or more types of cardiovascular disease.

*Heart Disease and Stroke Statistics – 2010 Update,
American Heart Association, www.circ.ahajournals.org*



Reduce Your Chance of Suffering a Critical Illness

Most of us know a friend or family member who has faced a serious illness. None of us are immune — half of all men and one-third of all women will develop cancer during their lifetimes,¹ and the risk of heart disease and stroke increases as we age.² However, even though chronic illnesses are among the most common health problems today, they are also the most preventable. Adopting healthy behaviors can help prevent or minimize the effects of serious diseases. So American General is passing along the following tips to help you increase your chances of living a healthier life.

What You Can Do to Stay Healthy

- Exercise and manage your weight to help keep your heart healthy — people who are sedentary have twice the risk of heart disease as those who are physically active.
- Get recommended cancer and health screenings.
- Have your physician monitor your cholesterol levels and blood pressure, and limit high-fat foods and red meat.
- If you smoke, quit.
- Limit your alcohol intake — drinking too much can raise blood pressure, cause heart failure and lead to stroke.³
- Reduce stress through leisure activities you enjoy.

Tim's Story: Being Prepared Helped Preserve His Family's Savings⁴

When Tim suffered a heart attack, his basic health insurance covered most of his medical and hospital bills. But his co-pays, deductibles and other expenses really added up. And his disability insurance would replace only part of his monthly income while he was out of work — not enough to pay all of the family's monthly bills. Fortunately, because he had a critical illness policy, Tim received a \$50,000 lump-sum cash benefit when he was diagnosed. He was able to use some of that money to pay medical bills, and the rest to cover household expenses until he could return to work. The savings he and his wife had accumulated over the years for his daughter's college fund and their retirement years was secure.

For more information, visit
americangeneral.com/employeebenefits.

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¹ Cancer Facts & Figures 2009, American Cancer Society.

² Heart Disease and Stroke Statistics – 2010 Update, American Heart Association.

³ Risk Factors and Coronary Heart Disease, www.americanheart.org, viewed February 2010.

⁴ For illustration purposes only.