


Can you afford the cost of being critically ill?

Medical advances are making critical illness more survivable — but less affordable. Here's how to ease the financial burden so you can focus on what's important: your health.

Most people buy life insurance first. But before you die, chances are you're going to get sick first.

186,400	New cases of cancer expected in Canada in 2012 ¹
	More men than women are diagnosed with cancer, but the gap between the two sexes has narrowed in recent years (52% of cases are in men versus 48% in women) ¹
82%	Adult Canadians who have been exposed to cancer, either personally or through a close friend or family member ²
75%	Stroke sufferers who are left with an impairment or disability ³
10 minutes	There is one stroke every 10 minutes in Canada ³
7 minutes	There is one heart attack every 7 minutes in Canada ³

Canadians are more confident about physically surviving a critical illness than financially surviving it.

- The **5-year survival rate** for all cancers is 62%, up from 25% in the 1940s¹
- The **survival rates** for heart disease and stroke both went up 33% from 2000 to 2009⁴
- The **number one concern** for those affected by cancer is the ability to get government benefits to compensate them for treatment costs, lost wages, and lost wages for their caregiver²
- The **lifetime cost of cancer treatment** in Canada is between \$25,000 and \$30,000, depending on the diagnosis and other contributing factors⁵
- Canadians spend a total of **3 million days in hospital** because of stroke, resulting in lost wages and decreased productivity³
- 76% of Canadians support being allowed to buy private health insurance for all forms of medically necessary treatment, **including cancer care and heart surgery**.⁶

Being able to put aside financial concerns is reason enough to buy a critical illness plan.

- **Beat government limitations.** Coverage helps make up for what the government doesn't cover, including being able to seek treatment in the U.S. to avoid waiting lists here
- **Supplement employer health plans.** Many employer health plans are leaner than ever before, leaving the employee with more out-of-pocket responsibility
- **Overcome loss of income.** Persons with a critical illness usually have to take time off work for treatment and recovery. Their spouse may have to do the same to care for them.
- **Cover unanticipated costs.** Prescriptions, medical supplies, childcare, housecleaning, transportation to and from treatment, meals and many more expenses

Learn more about the Engineers Canada-sponsored [Critical Illness Plan](#).

1 Canadian Cancer Statistics, 2012

2 Weighing Quality of Life in Cancer, Colorectal Cancer Association of Canada, March/April 2011

3 Heart & Stroke Foundation Statistics, 2012

4 Statistics Canada, Leading Causes of Death, 2009. Released July 2012.

5 Source: Public Health Agency of Canada

6 Ipsos Reid poll for Global Television, June 2012