



Frequently Asked Questions

What is Celebrate Survivors Week?

Stonebridge Life Insurance Company has designated April 16 – 22 Celebrate Survivors Week to honor the courageous individuals who have fought through life-threatening illnesses, such as cancer, heart attack, stroke and paralysis, to win the battle of their lives.

It is also designed to raise awareness of the importance of planning to survive serious illness to ensure your family and finances are protected. For more information, visit www.plan2cover.com.

What activities are associated with Celebrate Survivors Week?

As part of Celebrate Survivors Week, Stonebridge Life Insurance Company has created “Stories of Survival,” an award program offering \$10,000 grants to 10 survivors of critical illness to help cover some of their financial needs. To learn more, visit www.plan2cover.com.

How long has Celebrate Survivors Week been recognized?

April 16 – 22, 2007 is the first Celebrate Survivors Week, and we look forward to honoring survivors for many more years to come.

How can I get involved in Celebrate Survivors Week?

If someone you know has survived a critical illness including cancer, heart attack, stroke or paralysis, visit www.plan2cover.com to nominate that person for one of ten awards of \$10,000 to honor their courage to persevere in the face of adversity. The deadline for Stories of Survival submissions is May 31, 2007.

Even if you do not know someone who has survived a critical illness, it's important that you cover yourself while you're healthy. Visit www.plan2cover.com for more information.

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Q&A/2

When will the awards be announced?

The award recipients will be notified by mail no later than June 20, 2007.

Why has Stonebridge Life partnered with Peggy Fleming?

As an Olympic Champion and cancer survivor, Peggy Fleming knows what it takes to persevere in the face of adversity. She is a powerful voice to help raise awareness of the importance of planning to survive serious illness. Ms. Fleming is a compensated spokesperson.

What is critical illness insurance?

Critical illness insurance guarantees the payment of a one-time benefit if a person is stricken by a covered critical illness such as cancer, heart attack, stroke or paralysis. Critical illness insurance provides the financial resources to fill the gap that may be created between health insurance and disability plans and other expenses a person may have, or help replace lost income.

Who needs critical illness insurance?

A critical illness can strike anyone, at any time, but the good news is a person will more than likely recover. Because many health and disability plans may not cover living expenses like mortgage payments, surviving critical illness can take a toll on a person's finances. That's why critical illness insurance is so important.

Is critical illness insurance expensive?

Stonebridge Life Critical Illness Insurance is an affordable way to protect your family and finances. To learn more, visit www.plan2cover.com.

What if a person is never diagnosed with a critical illness? Isn't this a waste of money?

If a person signs up for the Return of Payment premium option before the age of 50 and is fortunate enough to not have made a claim by age 65, Stonebridge Life will give back all the critical illness insurance premiums they ever paid, so they are protected either way.

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Can I get critical illness insurance if I have already been diagnosed with a serious illness?

Those who have already been diagnosed with heart disease, cancer, stroke or paralysis are not eligible for critical illness insurance. However, Stonebridge Life has designated April 16 - 22 as Celebrate Survivors Week to honor the courageous individuals who have fought through life-threatening illnesses to win the battle of their lives.

From now through May 31, friends and family of survivors can share their stories of courage and strength at www.plan2cover.com for a chance to receive a \$10,000 grant to help cover some of their financial needs.

Won't a normal health insurance policy cover an individual for critical illness?

The average health insurance policy rarely covers 100% of costs associated with critical illness. In fact, average out-of-pocket costs for an individual diagnosed with a critical illness total nearly \$12,000 for medical-related expenses aloneⁱ. That does not include expenses not covered by health plans – mortgage payments, childcare, etc.

The fact is, recovering from an illness can be incredibly expensive, even if you have health insurance. That's why critical illness insurance is so crucial.

Who came up with the concept of critical illness insurance?

Critical illness insurance was created by Dr. Marius Barnard, brother of heart transplant pioneer, Dr. Christian Barnard, who saw and understood through his patients' personal experiences and battles the potentially devastating financial impact of a serious illnessⁱⁱ.

ⁱ Harvard Study, "Illness and Injury as Contributors to Bankruptcy," February 2, 2005.

ⁱⁱ National Education Association, (2002, April www.neamb.com/memsvcr/communications/articles/sci.jsp)

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