

# ★ WHAT'S ★ YOUR Legacy?

Some insurance agents choose not to offer ancillary products to avoid looking like a "policy peddler." The fact is, these products can help the many people who suffer from illnesses or injuries cover their medical expenses and provide for their families.



## STATS AT BAT



Roughly **11 million** Americans ages 12+ have uncorrected visual impairment<sup>1</sup>

On average, adults ages 20 to 64 have **3.28** decayed or missing permanent teeth<sup>2</sup> and adults ages 65+ have **9.24** decayed or missing permanent teeth<sup>3</sup>



Hearing aids could help over **70%** of adults ages 70+ with hearing loss who don't use them<sup>4</sup>



The **top 5 causes of death** in the U.S. are heart disease, cancer, chronic lower respiratory diseases, accidents, and stroke<sup>5</sup>

More than **1 in 4** 20-year-olds today will become disabled before age 67<sup>6</sup>

## COSTS TO STRIKE OUT

The average cost per inpatient day in the U.S. in 2015 was:

**\$2,013**

State/Local Government Hospitals

**\$2,413**

Non-Profit Hospitals

**\$1,831**

For-Profit Hospitals<sup>7</sup>

- A U&C eye exam costs an average of **\$163** nationally without vision insurance.<sup>8</sup>
- National average dental fees charged by general practitioners in 2013 were:
  - o **\$85.38** for adult prophylaxis
  - o **\$104.65** for a panoramic radiographic image
  - o **\$400.70** for treatment of root canal obstruction (non-surgical access)<sup>9</sup>
- A single hearing aid can cost anywhere from **\$1,200** to more than **\$3,500**<sup>10</sup>



## LEFT UNCOVERED



About **3 in 5** of adults who have problems paying medical bills have a form of primary health insurance<sup>11</sup>



**49%** of people who have problems paying medical bills report the bill is from hospitalization<sup>12</sup>



**23.5%** of older adults with moderate or extreme vision loss don't get eye care due to cost or insurance concerns<sup>13</sup>



**34%** of adults ages 19 to 64 and **63.9%** of seniors don't have dental benefits<sup>14</sup>



Only **4** states require hearing aid insurance coverage for adults<sup>15</sup>



**67%** of the private sector workforce lacks long-term disability insurance<sup>16</sup>

## THE PAYOFF PITCH

Leave a lasting impression in the hearts and minds of clients by pitching them extra coverage. Today, there are many ancillary products designed to meet individuals' unique needs. Simply asking your clients if they're interested in getting additional protection can...

**01**

Fill in gaps in their health coverage

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**02**

Lower their out-of-pocket costs

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**03**

Build their trust in and loyalty to you



## INSURANCE PLANS YOU CAN OFFER:

- Dental, Vision, & Hearing
- Cancer & Critical Illness
- Accident
- Hospital Indemnity
- Short-Term Care
- Disability Income

Find out more about these game-changing products. **Call 800-769-1847!**

### ★ Sources:

<sup>1</sup>Vitale, Susan et al. "Prevalence of Visual Impairment in the United States." *JAMA*, vol. 295, no. 18, 10 May 2006, pp. 2158-2163.  
<sup>2</sup>"Dental Caries (Tooth Decay) in Adults (Age 20 to 64)." National Institute of Dental and Craniofacial Research, 5 Sept. 2014.  
<sup>3</sup>"Dental Caries (Tooth Decay) in Seniors (Age 65 and Over)." National Institute of Dental and Craniofacial Research, 5 Sept. 2014.  
<sup>4</sup>"Quick Statistics about Deafness." National Institute on Deafness and Other Communication Disorders, 15 Dec. 2016.  
<sup>5</sup>"Leading Causes of Death." National Center for Health Statistics, CDC, 7, Oct. 2016.  
<sup>6</sup>"Fact Sheet: Social Security." Social Security Administration, 2016.  
<sup>7</sup>"Hospital Adjusted Expenses per Inpatient Day by Ownership." Kaiser Family Foundation, 2 Feb. 2017.  
<sup>8</sup>"National Average Cost without Vision Coverage." Vision Services Plan, 27 Apr. 2015.  
<sup>9</sup>"Dental Fees: Paying from the 2013 Survey of Dental Fees." Health Policy Institute, American Dental Association, 2014.  
<sup>10</sup>Gandel, Cathie. "Paying for Your Hearing Aid: Where to Go for Financial Help." AARP, Apr. 2016.  
<sup>11</sup><sup>12</sup>Hamel, Liz et al. "The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills Survey." Kaiser Family Foundation, 5 Jan. 2016.  
<sup>13</sup>"The State of Vision, Aging, and Public Health in America." CDC, 2011.  
<sup>14</sup>Nasseh, Kamyar, and Marko Vujicic. "Dental Benefits Expanded for Children, Young Adults in 2012." Health Policy Institute, American Dental Association, Oct. 2014.  
<sup>15</sup>"State Insurance Mandates for Hearing Aids." American Speech-Language-Hearing Association.