



How Much Critical Illness Insurance Do I Need?

Critical illness insurance helps you focus on recovering from a serious illness instead of worrying about bills. Consider the following expenses to determine how much coverage may be right for you.

1. Health Expenses Due to Illness

Out-of-pocket healthcare coverage maximum

In 2026, the upper limit is \$10,600 for an individual and \$21,200 for a family.¹

Total amount available in Health Savings Account

—

Subtotal =

2. Replacement Funds

Estimate **3-6 months**
of recovery time.

Monthly Expenses (3-6 months)

Mortgage or rent

+

Credit card payment

+

Car loans & other debt

+

Subtotal =

Critical illness insurance benefit amount
(add subtotals in sections 1 & 2)

=

¹ Healthcare.gov, Out-of-pocket-maximum/limit, 2026

NOT FOR USE IN NEW YORK. IN NEW YORK, THIS PRODUCT IS MARKETING AS SPECIFIED DISEASE.

IMPORTANT NOTICE— CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE. It is not a comprehensive major medical plan or Medicare supplement policy and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA). It is not a substitute for major medical insurance and may not be appropriate for Medicaid recipients.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state.