Assurity®

Quick Issue Critical Illness Insurance

Sales Idea: Help Fill the HSA Gap (CI + HDHP)

Market Watch

High-deductible health plans (HDHPs) are the fastest-growing employer health plan type, yet many HDHP members haven't saved enough in their health savings account (HSA) to cover a worst-case out-of-pocket scenario. A critical illness (CI) diagnosis can trigger the full out-of-pocket maximum almost immediately, draining years of HSA savings.

Client Scenario

Dana, age 37, works as a product manager and is enrolled in her employer-sponsored HDHP. She contributes to her HSA each month and feels protected by her health coverage, but after seeing her out-of-pocket maximum she realizes she doesn't have enough saved. Her maximum out-of-pocket costs could reach $21,200 in 2026.

Solution

A critical illness policy pays a lump-sum cash benefit directly to Dana upon diagnosis of a covered condition. The benefit **helps fill the gap between the HSA balance and actual out-of-pocket exposure,** and can also cover everyday living expenses during recovery.

Out-of-pocket maximum *(2026, family)*	$21,200
Current HSA balance	- $5,200
HSA Gap Exposure	**$16,000**
Estimated living expenses *(3 months recovery)*	+ $9,000
Total Quick Issue Critical Illness Coverage Recommended	**$25,000**
Total Monthly Premium	**$20.84**

Illustration based on female, Age 37, Non-tobacco, Nebraska

Key Talking Points

"Your HSA is a great start – but it's not enough to act as a safety net if you're diagnosed with cancer or have a heart attack."*

"This benefit is paid directly to you, and you can use it for whatever you need: your deductible, mortgage, groceries or anything else."

"For less than a dollar a day, you can protect everything you've saved."

*Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC. NOT FOR USE IN NEW YORK. IN NEW YORK, THIS PRODUCT IS MARKETED AS SPECIFIED DISEASE.
Policy Form No. I H1820 is underwritten by Assurity Life Insurance Company, Lincoln, NE.