Assurity

Quick Issue Critical Illness Insurance

Sales Idea: Bridge the Elimination Period (CI + DI)

Market Watch

Individual disability income (DI) insurance is the gold standard for income protection, but most policies carry a 90-day elimination period. During that waiting period, a client facing a critical illness (CI) has no way to replace income, leaving them to drain savings or go into debt before their DI benefits ever pay a dollar.

Client Scenario

Adam, age 42, recently purchased an individual DI policy with a 90-day elimination period and a monthly benefit of $3,500. He's well-protected against a long-term disability, but completely exposed for the first three months after a disabling condition. His emergency savings might not last while waiting for benefits to begin.

Solution

Adding a critical illness policy creates **a complete income protection stack:** CI pays a lump sum upon the diagnosis of a covered condition to help during the elimination period gap, while DI steps in with monthly income benefits starting at month 4. Together, they provide protection from day one through recovery.

Adam's monthly take-home income $5,840
DI elimination period 90 days

Income gap *(3 months without DI benefits)*	**$17,520**
Monthly living expenses x 3 months	+ $10,000
Total Critical Illness Coverage Recommended	**$30,000**

Disability Income Insurance Monthly Premium (Already in force)	$80.00
Quick Issue Critical Illness Monthly Premium	$34.14
Total Monthly Premium	**$114.14**

Illustration based on male, Age 42, Non-tobacco, Nebraska

Key Talking Points

"Your DI policy is excellent, but you don't get benefits until after the elimination period."

"Critical Illness Insurance pays immediately after diagnosis. It helps fills the gap your DI coverage leaves open."

"Together, these two policies give you complete protection: a lump sum now, monthly benefits later."