



How Much Critical Illness Insurance Do I Need?

Critical illness insurance allows you to focus on recovering from a serious illness without the financial stresses of day-to-day living. Work through these areas of need to determine how much coverage may be right for you.

1. Health Expenses Due to Illness

Out-of-pocket healthcare coverage maximum

In 2023, the upper limit is \$9,100 for an individual and \$18,200 for a family.¹

Total amount available in Health Savings Account

Subtotal =

2. Replacement Funds

Estimate 3 months of recovery time.

Monthly Income (3 months)

Monthly Expenses (3 months)

Mortgage or rent

Credit card payment

Car loans & other debt

Subtotal =

Solution: Critical illness insurance benefit amount you may need (add subtotals in sections 1 & 2)

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1. "Healthcare.gov, "Out-of-pocket-maximum/limit," Dec 2022.

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