



SUPPLEMENTAL HEALTH

Heart Attack & Stroke Insurance

4 min read · Guensdy Paulemon, Independent Life Insurance Broker

Heart disease is the leading cause of death in the United States — and for survivors, the financial recovery can be just as long as the physical one.

What it covers

This coverage pays a lump-sum cash benefit upon a covered diagnosis, helping with both direct and indirect costs:

- Hospital and medical bills
- Travel for specialized treatment
- In-home care or rehabilitation support
- Lost income during recovery

Why this coverage exists separately from health insurance

Recovery often means reduced work capacity for weeks or months. Health insurance covers treatment, but doesn't replace lost income or cover everyday living costs during recovery.

Worth knowing: Every 40 seconds, someone in America has a heart attack or stroke — it's more common than most people realize.

Want to understand your options?

Let's talk through your specific situation — no pressure, no obligation.

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