

Your heart matters

**Simple strategies for protecting
your health & finances
from heart disease**





Heart disease... *the world's most deadly killer*

Talk of other illnesses may dominate, but heart disease remains the No. 1 cause of death among men and women in the U.S.¹

In 2020, heart disease accounted for 690,882 deaths in the U.S.²
One person dies every 36 seconds in the U.S. from this killer.³

But heart disease isn't always a certainty for everyone.

When you understand the causes, you can take steps to help reduce your risks.

Inside this guide:

- ✓ Learn about the causes, risks and symptoms of heart disease.
- ✓ Discover ways to take control and give yourself the best odds of a heart-healthy life.
- ✓ Learn how to financially protect yourself from heart disease.





Your hardworking heart

The heart never takes a break. Your heart is a muscle that sends blood around your body.

The blood provides your body with the oxygen and nutrients it needs. It also carries away waste. At rest, a normal heart beats about 60 to 100 times a minute.⁴

In an average lifetime, a heart will beat around 3 billion times.⁵



BE *heart* HEALTHY FOR LIFE

No matter your age, now is an excellent time to begin establishing behaviors and habits to live heart-smart for the rest of your life. Learn your risk factors today, and then take immediate steps to keep them under control.



What's behind heart disease?

Some individuals are genetically more likely to develop heart-related illnesses. But many risk factors are related to controllable habits and behaviors.

Below are a variety of risk factors to consider:

Risk factors you cannot control



ETHNICITY

Many racial and ethnic groups have higher rates of heart disease.



GENDER

Men are more likely to suffer heart attacks, but heart disease is the leading cause of death for women.



AGE

Your risk for heart disease increases with age.



PREVIOUS STROKE/ HEART ATTACK

After stroke/heart attack, your risk for recurrence rises.



HEREDITY

If one or more people in your family has had heart disease, you're more likely to have problems, too.

Risk factors you can control



HIGH BLOOD PRESSURE



HIGH CHOLESTEROL



LACK OF ACTIVITY



SMOKING



OBESITY



DIABETES



5 ways to help prevent heart disease

1 Don't use tobacco products

Tobacco use—including cigarettes, chewing tobacco, cigars, pipes, e-cigarettes and hookahs—and exposure to secondhand smoke contribute to **about 480,000 deaths every year in the U.S.**⁶

It's never too late to quit using tobacco. The sooner you quit, the more you can reduce your risk of getting heart disease. Tobacco addiction has psychological and physical components. For most people, the most effective way to quit is through a combination of medicine, behavior changes and emotional support. A wide range of counseling services, self-help materials and medications are available to help smokers quit for good.

2 Eat a healthy diet

Your body needs quality fuel in order to stay heart healthy. Unfortunately, foods that contain added sugar, refined grains, industrial vegetable oils and/or artificial trans fats do not qualify as “quality fuel.”

Opt instead for nutrient-rich, low-calorie foods loaded with vitamins, minerals and fiber. Vegetables, fruits, whole grains, legumes, nuts, plant-based proteins, lean animal proteins and fish are all great options for a heart-healthy diet.

3 Be physically active

You don't have to train for a triathlon, but you should **set a weekly goal** to get 150 minutes of moderate aerobic activity, 75 minutes of vigorous aerobic activity or some combination of the two. Even a brisk daily walk can help reduce your risk of heart disease.

Not crazy about hitting the treadmill? Try swimming, cycling, skiing, dancing or mall-walking. Even enthusiastic house-cleaning—such as sweeping, vacuuming and window-washing—burns calories.

4 Watch your weight

Carrying some extra weight? You're not alone. **Nearly 74% of U.S. adults are overweight or obese.**⁷

Body mass index (BMI) is a measure of overweight and obesity. It's calculated from your height and weight. BMI is a good gauge of your risk for diseases that can occur with more body fat. The higher your BMI, the higher your risk for heart disease.

There are many BMI calculators and tables online that you can reference, but it's best to talk to your doctor about your body's ideal BMI. If you and your doctor decide that weight loss could help improve your health, following our diet and exercise tips on the previous page will help support you on your weight loss journey.

And remember, all weight loss helps when it comes to improving your heart health! »

ONE
STEP
AT A
TIME



Did you know that even a brisk daily walk can help reduce your risk of heart disease?

5 Manage your conditions

Work closely with your health care team if you have high blood pressure (hypertension), high cholesterol, diabetes or other conditions that put you at greater risk for heart disease.



Follow your doctor's orders, including taking all medications as directed. Then take the next step and **become your own best advocate**. Learn as much as you can about what you can do to live well. Many conditions can be prevented or managed by eating better, exercising, losing weight and not using tobacco.

UNDER PRESSURE

High blood pressure can cause damage inside your body for years before you notice any symptoms.

When it's not controlled, hypertension gradually increases the pressure of blood flowing through your arteries, heart, brain, kidneys and eyes. High blood pressure is widespread, affecting nearly 45% of U.S. adults.⁸

The only way to know if you have high blood pressure is to have your blood pressure tested. Your doctor can test your blood pressure, or you could use a machine at the pharmacy or at home.

Talk to your doctor if your numbers are above the normal range. You may be able to lower your blood pressure through lifestyle changes, or your doctor may prescribe medication to help.

BLOOD PRESSURE CATEGORIES

	SYSTOLIC mm Hg (upper number)		DIASTOLIC mm Hg (lower number)
Normal	Less than 120	and	Less than 80
Elevated	120-129	and	Less than 80
High blood pressure (Hypertension) Stage 1	130-139	or	80-89
High blood pressure (Hypertension) Stage 2	140 or higher	or	90 or higher
Hypertensive crisis (consult your doctor immediately)	Higher than 180	and/or	Higher than 120

The return of premium (ROP) or cash value (CV) (in MO, "cash return") benefit is subject to state and product availability. The benefit has an additional charge and may pay minus claims or regardless of claims based on the policy selected. The policy must remain in force until the end of the ROP/CV period for the benefit to be paid.

Be prepared for cardiovascular disease

Even if you lead a healthy life, heart disease could still happen to you or someone you love. That's why it's important to be aware of the common warning signs of heart attack, stroke and cardiac arrest.

Heart attack

You've no doubt witnessed scenes in TV shows and movies where a person in clear distress gasps, clutches his chest in agony, stumbles around and falls to the ground. While some heart attacks do come on with sudden dramatic intensity, most begin slowly with only mild pain or discomfort. Many times, people in the early stages of a heart attack try to dismiss these symptoms as minor and delay seeking medical attention. But every second counts when a heart attack strikes.

Be sure to recognize and respond to serious warning signs:

- Chest achiness, pressure, pain, squeezing, fullness or a feeling similar to bad heartburn. The sensation will last more than a few minutes, or it comes and goes
- Upper-body discomfort, with pain in one or both arms, the back, neck, jaw or stomach
- Shortness of breath and/or light headedness
- Cold sweat
- Nausea and/or vomiting

Stroke

If a stroke occurs and blood flow can't reach the region that controls a particular body function, that part of the body won't work as it should.


The American Stroke Association urges you to watch for these warnings signs:

- Numbness or weakness of the face, arm or leg, especially on one side of the body
- Confusion
- Trouble speaking or understanding
- Difficulty seeing in one or both eyes
- Dizziness and loss of balance or coordination
- Trouble walking
- Severe headache with no known cause

Cardiac arrest

Cardiac arrest usually results from an electrical disturbance in the heart. It is not the same as a heart attack.

Learn the warning signs of cardiac arrest:

- Unresponsiveness
 - Abnormal breathing or lack of breathing
- 



If you have the following symptoms or notice them in someone else, here's what to do—and what not to do:

DO ACT FAST

The American Heart Association and the National Heart, Lung and Blood Institute urge anyone with any of these symptoms—or *someone nearby*—to call 911 immediately. Every second counts! Early treatment helps reduce short- and long-term damage.

DON'T DRIVE YOURSELF

When you're experiencing symptoms, call for an ambulance. Emergency medical practitioners can begin intervention when they arrive or on the way to the hospital, if necessary.

DON'T IGNORE IT

Symptoms appear for a reason. Your pain or discomfort is trying to tell you something important. If you're not sure of the cause, go see a medical professional (quickly) who can rule out major diseases.

DO SEEK EXPERT CARE

If you can, go to a hospital with specialized heart-care facilities. At these advanced medical centers, the latest technologies, treatments and providers are available for you.

Get the protection you need with a supplemental heart or critical illness policy from Washington National.

Want to discuss your heart and stroke insurance needs and options? Contact your Washington National agent or call **(800) 525-7662**.

For more information about heart disease, check out all of the helpful resources provided by the American Heart Association, a Washington National community partner. Heart.org or (800) 242-8721

Focus on your *health*— not the high cost

Every year, **heart disease costs Americans over \$363 billion.**⁹ If you face heart disease, your major medical insurance could leave you exposed to a high deductible, copays and noncovered treatments. And, you may be without a paycheck for a while if you're unable to work during recovery. How would you handle the unexpected expenses?

Washington National's supplemental health insurance solutions can help protect your well-being and your finances if you ever face covered heart disease or another critical illness.

HEART/STROKE INSURANCE

Supplemental heart/stroke insurance products **help pay the medical and out-of-pocket costs** of treatment and recovery. Benefits may include:

- A lump-sum payment when heart attack, stroke or heart disease is first diagnosed
- Inpatient hospital benefits
- ICU benefits
- Wellness benefits that help you discover health risks
- Optional recurrence benefits

CRITICAL ILLNESS INSURANCE

Critical illness insurance products **pay lump-sum benefits** when an insured person is diagnosed with a covered heart attack, stroke, cancer, kidney failure and certain other critical illnesses. Benefits may include:

- A lump-sum payment when critical illness is first diagnosed
- Recurrence benefits
- Optional benefits for wellness screenings and tests
- Optional premium-return rider that returns all premiums you pay for your policy, minus claims



ENDNOTES

¹American Medical Association, *The Leading Causes of Death in the U.S. for 2020*, <https://jamanetwork.com/journals/jama/fullarticle/2778234>, 2021.

²Ibid.

³Centers for Disease Control and Prevention, *Heart Disease Facts*, <https://www.cdc.gov/heartdisease/facts.htm>, 2020.

⁴Mayo Clinic, *What's a normal resting heart rate?*, <https://www.mayoclinic.org/healthy-lifestyle/fitness/expert-answers/heart-rate/faq-20057979>, 2020.

⁵Trident Medical Center, *Heart failure and heart rhythm: The link you need to know about*, <https://tridenthealthsystem.com/blog/entry/heart-failure-and-heart-rhythm-the-link-you-need-to-know-about>, 2021.

⁶Centers for Disease Control and Prevention, *Smoking & Tobacco Use Fast Facts*, https://www.cdc.gov/tobacco/data_statistics/fact_sheets/fast_facts/index.htm, 2021.

⁷Centers for Disease Control and Prevention, *Obesity and Overweight*, <https://www.cdc.gov/nchs/fastats/obesity-overweight.htm>, 2021.

⁸Centers for Disease Control and Prevention, *Facts About Hypertension*, <https://www.cdc.gov/bloodpressure/facts.htm>, 2020.

⁹Centers for Disease Control and Prevention, *Heart Disease Facts*, <https://www.cdc.gov/heartdisease/facts.htm>, 2021.

LIMITED-BENEFIT POLICIES: Supplemental health insurance policies have limitations and exclusions. For costs and complete details of coverage, contact your agent. Policies, benefits and riders are subject to state availability. Not all listed options, benefits and riders are available on all policies, and some may have additional cost.

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