

Guiding You Down the Path to Survival

Not only do hospital bills skyrocket each night a patient stays, but the costs of rehabilitation and treatment can leave patients devastated. You can decrease your chances of experiencing this by learning ways to detect and prevent one of the most common health events: a heart attack.

What is a heart attack?

A heart attack occurs when a coronary artery carrying blood to the heart is completely blocked for one of two reasons: Fat pockets (plaque) block the passage of blood through the artery, or plaque ruptures and the particles form a blood clot. Cells eventually die because of depleted oxygen. The longer medical attention is withheld, the more damage is done.

Recognize the symptoms

Receiving prompt treatment is an important key to surviving a heart attack. Those who make it to the hospital have a 90% to 95% survival rate. So, why do so many Americans delay getting medical attention? A leading reason is lack of education. The sooner victims recognize the symptoms, the more quickly treatment can be rendered.

The most common symptoms include pain that spreads to the shoulders, neck, or arms; chest discomfort with dizziness, fainting, sweating, or shortness of breath; and/or uncomfortable pressure or pain in the center of the chest that lasts more than a few minutes or keeps recurring.

If you notice these warning signs, get *immediate* medical attention.

Treatment

The effectiveness of treatments largely depends on how quickly medical attention is given. Victims receive immediate reperfusion therapy that includes thrombolysis, angioplasty, or surgery. Within three hours of a heart attack, thrombolysis drugs are used to reduce blood clots. Balloon angioplasty opens 95% of a blocked artery and reduces further damage. Victims who delay medical attention may undergo coronary bypass surgery to restore blood flow to damaged areas; however, dead heart tissue can't be repaired.

Ways to reduce the risk

Nearly 1 million Americans experience heart attacks every year. Though there isn't one definite way to prevent a heart attack, a combination of factors will *decrease* your chances of being a victim.

- 1. Stop smoking.** No amount of smoke is healthy. **Middle-aged smokers have five times more heart attacks than nonsmokers.** Over-the-counter drugs, such as nicotine patches and gum, can help you gradually quit smoking.
- 2. Exercise.** Brisk walking or another moderate physical activity will improve circulation and fitness levels. Visit a doctor for advice.
- 3. Eat a healthful diet.** Use less fat in cooking since cholesterol causes buildup in the arteries. If you have high blood pressure, limit the amount of salt and sodium in foods. An important key to reducing heart attacks is to eat plenty of fresh fruits and fiber.

How can I be financially prepared?

Fortunately, personal recovery insurance helps cover what your major insurance plan leaves behind, like copayments, deductibles, and out-of-pocket expenses.

When looking for an insurance policy, note the following:

- ✓ **Guaranteed-renewable coverage:** The policy should not be canceled for any reason other than failure to pay premiums.
- ✓ **Hospital confinement benefits:** The policy pays a limited amount of daily benefit for each day you stay in the hospital.
- ✓ **Continuing care benefit:** The policy pays a portion of treatment costs for specific health conditions.
- ✓ **Waiver of premium:** If you become disabled for 90 consecutive days, your premium will be waived.
- ✓ **Direct cash benefit:** Some policies pay a lump sum, and you're left with nothing in the future. A direct cash benefit, unless assigned, will send money directly to you, giving you the freedom to spend it as you wish.

Of course, it is important to get all the information you can from your insurance company.

The things we do determine how we will live our lives. Knowing the symptoms, preventive measures, and the risks of heart attacks can increase your chances of living a

healthful life. Give yourself a little peace of mind by investing in a personal recovery policy that fits your needs.

Source: American Heart Association, 2001



Without it, no insurance is complete.

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