BlueCross BlueShield of Texas

Life Insurance

# Should You Consider LIFE Insurance?

**1 in 3** households would feel the financial impact within 1 month, if the primary wage earner died.[1]

## Although we don't like to talk about it, the fact is that most people need life insurance

### to financially provide for their family in case of premature death.

**Answer the following questions to see if life insurance is right for you.**

- ☐ **YES** Has your life changed since you last considered buying life insurance protection?
  - – Married, children, new home, new car, raise or promotion?
- ☐ **YES** Would you pass debt to your family if you passed away unexpectedly?
- ☐ **YES** Would your family's financial lifestyle change if your income stopped today?

**If you answered ☑ YES** to any of these, it's time to review your life insurance protection.

Now is the time to increase your life insurance!

**Look for more information during open enrollment.**

We know that everybody's needs are different, and sometimes basic life insurance is not enough. We recommend that you have enough life insurance to cover your immediate obligations (medical bills, funeral costs, mortgage/rent payments, college costs, etc.) and provide for your family (future income to sustain your household) if you were to die prematurely.

[1]2018 Insurance Barometer Study, Life Happens and LIMRA



750172.0919