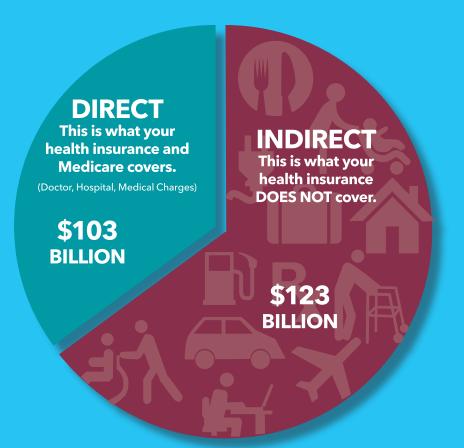
2 types of costs:



- Lost income
- Mortgage/rent
- Car payment/gas
- Utilities
- Food/meals
- Travel to specialists
- Childcare
- Copays/ deductibles

BONUS: If you don't use the policy (stay healthy) you get a full refund!