Smoking out a Killer

Most people have a survival instinct that sets off alarm bells when danger is at hand. How, then, to explain the fact that despite years of warnings, lung cancer remains one of the nation’s biggest killers?

Lung cancer was expected to kill 160,340 men and women last year, making it responsible for 28 percent of all U.S. cancer deaths.¹ Remember, that’s cancer-related deaths alone. Smoking causes other illnesses such as heart disease, stroke, emphysema and bronchitis. When those are factored in, the number of smoking-related fatalities in this country jumps to 440,000, including 49,000 from second-hand smoke.²

To be sure, the number of American smokers has declined in the four decades since tobacco commercials were banned in 1971, sending Joe Camel and the Marlboro Man off into the television sunset. Today, about 19 percent of Americans smoke,² compared to 37 percent when on-screen tobacco ads faded to black.³

The legendary Marlboro Man

The Marlboro Man, one of the most memorable advertising campaigns in history, was instrumental in making Philip Morris the world’s best-selling cigarette manufacturer. Even today, the mention of the Marlboro Man evokes images of a rugged, manly, sexy and independent cowboy.

Yet today’s smokers, both young and old, should note that two of the most-famous Marlboro men died in the same distinctively unsexy manner: of lung cancer. David McLean, who appeared in the company’s print and television ads in the 1960s, was diagnosed in 1993 and campaigned against smoking until his death two years later. His widow filed a lawsuit against Philip Morris, alleging that smoking five packs of cigarettes per day while filming contributed to McLean’s demise.

Wayne McLaren, a Texas cowboy who modeled for Marlboro in the mid-70s, died of lung cancer at age 51. He also waged a war on cigarettes, most notably in a television ad juxtaposing images of himself as a healthy young cowboy and dying in a hospital bed. McLaren’s mother told the Los Angeles Times that among her son’s last words were, “Tobacco will kill you, and I’m living proof of it.”

Extinguishing the flame

Tamping out cigarettes for good isn’t easy, but what better time than October to coincide with The Great American Smokeout? According to the Centers for Disease Control, 70 percent of smokers want to quit, and the organization offers these tips that employers and brokers can share with workers:

1. Don’t smoke again. It damages lungs, blood vessels and cells throughout the body.
2. Write down your reasons for quitting. Really wanting to quit is important to success.
3. Quitting will take time and effort. Nearly all smokers suffer the effects of nicotine withdrawal.
4. Get help if it’s needed. The CDC recommends calling 1-800-QUIT-NOW or visiting its own “Tips from Former Smokers.” Both are free.
5. Remember that half of all adult smokers have quit. You can quit too.
Protecting workers and their families

Like many serious illnesses, lung cancer – or any type of cancer – can threaten financial security along with physical health. Many Americans elect to protect themselves with voluntary insurance designed to help shelter their families from the hefty out-of-pocket costs that accompany a cancer diagnosis.

The cost of cancer treatment in the United States is staggering, as demonstrated by Aflac’s Real Cost Calculator, a free tool that allows users to gauge probable expenses based on sex, age, diagnosis and personal factors such as income, housing costs and level of major medical coverage. For example, a typical 50-year-old married man with two children and a “moderate” lung cancer diagnosis can expect to rack up $83,180 in treatment costs, including $24,213 in medical expenses, $8,963 in household expenses and $50,004 in out-of-pocket expenses.4

Caring employers often make these voluntary insurance policies available to their workforces, especially today as companies tighten up health-care spending yet seek to offer employees robust benefits options. Voluntary plans can be added to benefits choices at no direct cost to a company’s bottom line, because premiums are employee-paid.

Cancer patients should not have to worry about how to pay the bills during treatment and recovery. Cancer/specified-disease insurance can go a long way toward helping them focus on recovery, rather than on financial concerns, by helping with expenses that aren’t covered by major medical insurance. They include:

» Deductibles.
» Out-of-network specialists.
» Experimental cancer treatment.
» Travel and lodging when treatment is far from home.
» Child care and household help.
» Normal living expenses, such as the mortgage or rent payments, car payments, credit card payments, food and utility bills.

As an employer, or as a broker who advises businesses about their insurance offerings, take time to review the information in “Voluntary Insurance Helps Manage the Cost of Cancer,” and also consider making cancer/specified-disease coverage available to workers.5

By stopping smoking – or, even better, refraining from lighting up in the first place – and helping protect their bank accounts with the appropriate voluntary insurance, employees can engineer happier rides into the sunset than those experienced by the iconic Marlboro men and the hundreds of thousands of everyday Americans killed by cancer.

Sources