



Jim Stacherski

A Welcomed Benefit

Jim and Judy Stacherski were high school sweethearts, and while a tour of duty during the Vietnam War separated them and sent them on different paths, it couldn't keep them apart. Thirty years later, they reconnected and married. They were thrilled to be together again, and loved to spend time prospecting for gold on their mining claim.

Life, however, intervened again. Judy learned that the breast cancer she thought she had beaten had returned and spread to her bones, which doctors said was terminal.

Insurance professional Melissa Mlasko met with the couple to help them with an immediate task at hand. They needed to transition to Medicare from the health insurance coverage they had through Judy's work, which was due to end in several months when she retired. That's when Melissa learned about Judy's condition. As she explored

the couple's entire financial picture, it occurred to her that she might be able to offer additional help. She researched the group life insurance policy that Judy had through work and found that her coverage included an accelerated death benefit rider.

Given that her diagnosis was terminal, the rider allowed Judy to access 90 percent of her policy's death benefit while she and Jim still had time together. That gave the couple incredible peace of mind, knowing that their last days together would be free of financial worries. Judy was also grateful that her husband would be well cared for financially, as the life insurance proceeds could supplement his retirement income.

"Without the life insurance, I would have had to sell our home," says Jim. "There would have been no way to do it on my own financially. Life insurance is so important, because you never know when something is going to happen."

Having life insurance through work or the ability to purchase it is a nice benefit to have. Be sure to speak with your benefits manager or an insurance professional, however, to understand the details of your coverage such as how much you have, if you can take it with you when you leave and if there's an option to buy additional coverage. Learn more more at www.lifehappens.org/workplace.

