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June 2019

## From the MRD Desk

by Chris Divver



Hello and happy summer to all!

I would like to introduce you all to Sarah Kelly, our newly hired readiness coordinator/medical response assistant. Sarah brings a host of ideas to Alcor all garnered to improve our readiness and response capabilities. Since being hired, Sarah has streamlined our inventory, designed a color-coding system for our medications, and is in the process of learning how to set up the operating room suite for patient care. Sarah's background as a veterinary technician and patient care assistant have allowed us to close a gap opened when our previous readiness coordinator left Alcor. Her participation in recent companion animal cases as well as on Alcor's first SST response last month have proven to us that we made the right decision in offering her the position.

While she continues with her studies at Arizona State University, Sarah will work closely with me to better understand our response capabilities and to assist Alcor in its readiness for our membership. Please join us in welcoming Sarah to the Alcor team.

Until next month,

Christopher Divver,  
Medical Response Director  
480-285-8022

[christopher@alcor.org](mailto:christopher@alcor.org)



## COO UPDATE

**Patrick Harris Joins Alcor Staff as Chief Operating Officer**



The Alcor Life Extension Foundation and its Board of Directors is pleased to announce that Patrick Harris will join our staff on July 18 as Chief Operating Officer. Patrick will report directly to the Board and slowly transition into taking on day-to-day operating responsibilities for the

organization. This will allow Max More to focus on external outreach and activities, legal matters, and helping Patrick transition into this new role.

Patrick joined Alcor in 2018 after considering cryonics for many years and researching other cryonics organizations. He reports that it was the death of his mother in 1997 that started his interest in Alcor and that in 2018 his wife, Lisa, ended his "cryo-crastination" by completing his Alcor paperwork. Patrick's wife Lisa is also in the process of signing up, as are his six(!) children.

Patrick has over 22 years of experience within the healthcare industry and comes to Alcor from his most recent position as Sr. Director, Strategy and Business Development, at the RelayHealth Pharmacy Solutions division of McKesson, Inc. He holds undergraduate and MBA degrees from St. Leo University in St. Leo, Florida. Patrick will be moving his family from the Atlanta, Georgia, area in July.

Please join in welcoming Patrick as we position Alcor for continued growth while maintaining our position as superior choice and clear world leader among cryonics organizations.

## CEO UPDATE

### How Costly is Cryonics by Max More



In the first part of this article, I will address the costs of life insurance for cryonics purposes plus Alcor membership dues. In the second part, I will briefly compare the cost of being cryopreserved, stored, and revived with the cost of major medical procedures.

#### Part One: Cost of Life Insurance and Dues

I am often asked about the cost of cryonics or find myself responding to the claim that "cryonics is only for the rich". I often use a simplified answer. My response is that the cost of cryonics - both life insurance funding (if you are reasonably young and healthy) and membership dues - is similar to buying a large crafted coffee-based drink daily. I'm going to expand on that and demonstrate how I arrive at that conclusion.

For the life insurance numbers, I have used the average (mean) of the ranges from Smart Asset.com, with costs for \$250,000 of insurance:

<https://smartasset.com/life-insurance/universal-life-insurance-quotes>

Obviously actual rates will depend on your specific age and on your medical history and current health. This chart gives a range of costs for each ten-year group for guaranteed universal life (GUL) insurance (guaranteed to age 121). You will pay more if you prefer whole life and less if you use some other forms of insurance.

| Age     | Monthly, Male | Monthly, Female |
|---------|---------------|-----------------|
| 25 - 35 | \$63 - \$103  | \$54 - \$83     |
| 35 - 45 | \$103 - \$150 | \$83 - \$130    |
| 45 - 55 | \$150 - \$244 | \$130 - \$207   |
| 55 - 65 | \$244 - \$427 | \$207 - \$337   |

These amounts will be reduced by about a third if you want \$125,000 of coverage.

Alcor membership dues for the first family member are currently \$525/year (with CMS waiver). That's equivalent to \$1.44/day. (Dues are considerably less for other household members and minor children.)

Insurance (guaranteed universal life), healthy, non-smoker for \$250,000 of coverage:

Male 25-35: Mean = \$83/month = \$996/year = \$2.73/day. With dues = \$4.17/day.

Male 35-45: Mean = \$126.50 = \$1,518/year = \$4.16/day. With dues = \$5.60/day.

Male 45-55: Mean = \$335.50 = \$4,026/year = \$11.03/day. With dues = \$12.47/day.

Female 25-35: Mean = \$68.50/month = \$822/year = \$2.25/day. With dues = \$3.69/day.

Female 35-45: Mean = \$106.5/month = \$1,278/year = \$3.50/day. With dues = \$4.94/day.

Female 45-55: Mean = \$271.50/month = \$3,258/year = \$8.93/day. With dues = \$10.36/day.

Using Starbucks for my source of prices, as of June 2019:

Venti Skinny Vanilla Latte = \$4.65  
 Grande Caramel Macchiato = \$4.45  
 Venti Caramel Frappuccino = \$4.95  
 Venti Mocha Frappuccino = \$4.95

My quick-and-dirty and easy-to-grasp comparison holds for males 25-40 and females 25-45 who must pay full dues and who want \$250,000 of insurance. Beyond those ranges, my "if you are reasonably young and healthy" hedge applies. However, throw in a fast food meal. Then men and women 45-55 would pay about the same as the new daily total - and would be healthier!

I've used the \$250,000 numbers because it should cover neuro members well into the future, and it's a starting point for new whole body members.

Part Two: Cost of Medical Procedures Compared to Cryonics

Charges for major medical procedures vary enormously. They depend on whether and how much the cost is covered by private insurance, whether it's covered by Medicare, and on which hospital you go to. If you search for costs, you will quickly become confused by the enormous disparities. Not

only do costs vary depending on location and hospital, you will see very different numbers for total cost, total amount billed, and total amount you will directly pay.

A heart transplant in one hospital in Birmingham, AL may have average covered charges of \$1,106,000, while the bill may be \$443,387 at a location in Phoenix, AZ. (Average total payments are typically half or less compared to these numbers.) In the New York area, for major joint replacement surgery, you may pay anything from \$155,769 to \$18,944.

Because of these wide differences, I'm reluctant to attempt a comparison between cryopreservation costs and major medical costs. If you want to wade through a huge amount of data, try here (for procedures billed to Medicare):

<https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Medicare-Provider-Charge-Data/index.html>

The total cost of procedures such as heart valve replacement, intestine transplant, bone marrow transplant, lung transplant, liver transplant, open heart surgery, kidney transplant, and respiratory failure on ventilator, can all exceed the cost of the cryopreservation minimum for whole body. (Using amounts billed to Medicare.)

While the medical procedure covers you just for that procedure, your cryopreservation payment includes the entire procedure, indefinite care, and eventual repair and revival. This is despite the fact that Alcor calculates the amount going to the Patient Care Trust Fund to be sufficient to last for decades or centuries while never running dry. We are not betting on the future to repair, revive, and rehabilitate you free of charge.

Is cryonics only for the rich? Not remotely so. Is it cheap? Not really. Is it with the means of most people in developed economies? Yes, although to varying degrees based on age, health, and existing resources.

## UPCOMING EVENTS

### **The Cryonics Symposium International**

**Presented by Rudi Hoffman,  
Saturday, July 27th**

#### **Star Speakers:**

**Linda Chamberlain ~ Alcor Founder**

**Max More, CEO Alcor Life Extension  
Foundation**

**Mike Perry ~ The Venturists**

**Jim Yount ~ American Cryonics Society**

**Alexey Potapov, KrioRus  
(Russian Cryonics)**

**Joseph Kowalsky ~ Cryonics Institute**

**Dennis Kowalski,  
President of the Cryonics Institute**

**Sayer Johanson ~  
Suspended Animation Team**

Come early and stay late! Why not enjoy a little time visiting with your Cryo-Family? You deserve it & your life may depend upon it. There is NO Charge to attend this historic event however donations will be gratefully accepted. Are you Cryo-Curious? Learn about the REAL FACTS of CRYONICS at this international symposium.

Special room rates at the  
Holiday Inn, Hollywood, 954-925-9100

**Venue Location:  
1855 McKinley Street  
Hollywood, FL 33021**

### **CRYONICS MAGAZINE**

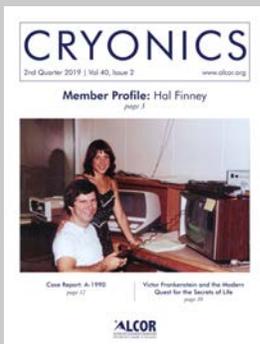
*Printed version of Cryonics magazine*

Cryonics magazine is back on schedule as a quarterly magazine at this time. If you have any questions about your subscription or want to make changes to your email or mailing address please email [marji@alcor.org](mailto:marji@alcor.org).



### **MEMBERSHIP NUMBERS**

| <b>2019</b> | Jan  | Feb  | Mar  | Apr  | May  | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|-------------|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|
| Members     | 1237 | 1241 | 1246 | 1256 | 1251 |     |     |     |     |     |     |     |
| Patients    | 165  | 165  | 167  | 168  | 170  |     |     |     |     |     |     |     |
| Associate   | 296  | 285  | 287  | 284  | 281  |     |     |     |     |     |     |     |



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