

Aflac helps policyholders with out-of-pocket expenses

Even the best major medical policies may not cover everything – that’s where Aflac comes in.

Major medical pays doctors and hospitals, but Aflac pays policyholders directly, unless otherwise assigned, with cash benefits when they are sick or injured to help protect their financial security and way of life. Policyholders can use these benefits however they choose for expenses such as travel costs for treatment, mortgage or bill payments while out of work, child care or other unexpected costs – expenses that major medical was never designed to cover.

DID YOU KNOW?

65%

of employees would be able to **pay less than \$1,000** for out-of-pocket expenses if an unexpected **serious illness or accident** occurred today.¹



43%

of adults with health insurance say they have **difficulty affording their deductible**, and roughly one-third say they have trouble affording their premiums and other cost sharing.²

By 2016, **more than 1 in 10** (13%) adults enrolled in a private plan had a **deductible of \$3,000** or more, up from just 1% in 2003.³



EMPLOYEES ARE DEALING WITH SERIOUS REALITIES¹

Have **avoided going to the doctor** due to high medical costs.

33%



Have **delayed a medical procedure** longer than they should.

23%



Had **difficulty paying medical bills** due to high costs.

22%



Have been contacted by a **collection agency** related to outstanding medical bills.

16%



Had high medical costs negatively **impact their credit score**.

12%



HIPAA EXCEPTED BENEFITS

Aflac policies are considered HIPAA excepted benefits because they are not major medical health coverage. This means they are offered separately from major medical coverage and are not an integral part of an individual's health plan. Being excepted, these benefits are generally excluded from rules and regulations designed for major medical coverage.



Accident

Helps reduce the financial impact of an accident by providing cash benefits.



Hospital Confinement Indemnity

Helps ease the financial burden associated with hospital stays due to a covered accident or illness by providing cash benefits



Lump-Sum Critical Illness

Provides a lump-sum cash benefit if you're diagnosed or treated for a covered critical illness event, such as a heart attack, stroke or paralysis.



Critical Illness (Specified Health Event)

Helps with out-of-pocket costs if you experience a covered health event, such as a heart attack, stroke or paralysis.



Vision

Helps with the costs of eye exams, treatments and vision correction materials.



Dental

Provides benefits for periodic checkups and cleanings, X-rays, fillings, crowns and much more.



Lump-Sum Cancer

Provides a lump-sum cash benefit if you're diagnosed with cancer.



Cancer/Specified Disease

Helps with the costs associated with cancer treatment.



Life and Juvenile Life

Helps with unexpected costs if something happens to you.



Short-Term Disability

Provides you with a source of income if you're disabled due to a covered accident or illness.

VOLUNTARY INSURANCE CAN HELP¹

81% of employees see a growing need for **voluntary insurance benefits.**



72% of employees who are not offered voluntary insurance at work would be at least **somewhat likely to purchase** voluntary insurance. About one-third of these individuals are very or extremely likely to do so.



69% of employees believe the **rising costs of medical services** are driving the need for voluntary benefits, followed by increasing deductibles, premiums and copays (57%).



90% of employees at least somewhat agree that **voluntary benefits are essential** for a comprehensive benefits program.



¹ Aflac (2017). 2017 Aflac WorkForces Report . Accessed on Nov. 8, 2017, from www.aflacworkforcesreport.com.

² The Henry J. Kaiser Family Foundation (2017). Americans' challenges with health care costs. Accessed on Nov. 8, 2017, from www.kff.org/health-costs/poll-finding/data-note-americans-challenges-with-health-care-costs/.

³ The Commonwealth Fund (2016). How well does insurance coverage protect consumers from health care costs? Accessed on Nov. 8, 2017, from www.commonwealthfund.org/publications/issue-briefs/2017/oct/insurance-coverage-consumers-health-care-costs.



Coverage is underwritten by American Family Life Assurance Company of Columbus.
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