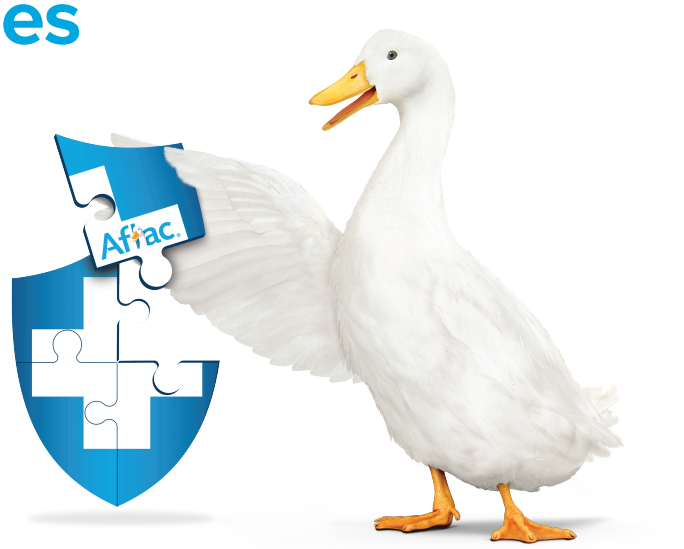
Get help with expenses health insurance doesn't cover



Aflac

Who hasn't been blindsided by an unexpected medical bill? That's why there's Aflac. We can help take care of the expenses health insurance doesn't cover, so you can take care of everything else.

Aflac supplemental insurance

Our product portfolio is as broad as your needs, with individual insurance policies that help cover the expected – and unexpected – that's sure to come life's way.

Cancer/Specified-Disease: Aflac's cancer/specified-disease insurance policy can help you and your family better cope financially if a positive diagnosis of cancer occurs.

Accident: Accidents happen. When a covered accident happens to you, our accident insurance policy pays you cash benefits, unless assigned otherwise, to help with the unexpected medical and everyday expenses that begin to add up almost immediately.

Critical Illness (Specified Health Event): An Aflac specified health event insurance policy is designed to help with the costs of treatment if you experience a covered health event.

Hospital Confinement Indemnity: Hospital stays are expensive. An Aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.

Short-Term Disability: How would you pay your bills if you're disabled and can't work? An Aflac short-term disability insurance policy can help provide you with a source of income while you concentrate on getting better.

To learn more, contact your Aflac agents:

Chris Gustafson 605.521.9961 chris_gustafson@us.aflac.com
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This is a brief product overview only. Coverage may not be available in all states, including but not limited to ID, NJ, NM, NY or VA. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. Policies/riders have limitations and exclusions that may affect benefits payable. Refer to the specified policy/rider form(s) for complete details, benefits, limitations and exclusions. For availability and costs, please contact your local Aflac agent.

Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York.
AFLAC WHQ | 1932 Wynnton Road | Columbus, GA 31999

Help with expenses health insurance doesn't cover

Employees are financially fragile

50%

couldn't pay $1,000 or more for out-of-pocket expenses if an unexpected serious illness or accident occurred today.[1]

50%

feel high anxiety about health care costs that go beyond what their health insurance covers.[1]

67%

of Americans report that inflation has made it harder to pay medical bills.[2]

34%

of Americans have avoided medical care because of debt - up from 28% in 2022.[2]

Employees are interested in supplemental insurance

More than half of all employees are interested in supplemental insurance to cover a disease that runs in their families.[1]

Nine out of 10 employees believe the need for supplemental insurance is increasing.[1]

People know – and prefer – Aflac

87%

of consumers have heard of Aflac.[3]

92%

of existing accounts indicate they're likely to continue offering Aflac in the future.[3]

1 2023-2024 Aflac Workforces Report. "Workplace Benefits Trends Executive Summary." Published October 2023. Accessed 10.28.23.
2 Debt.com. "Inflation is making us sick, physically and financially." Sept. 25, 2023. Accessed 10.09.23.
3 Internal data: quarterly consumer research IMAP report, Q2, 2023.