Affac.

Help with expenses health insurance doesn't cover

Employees are financially fragile

50% couldn't pay less than \$1,000 for out-of-pocket expenses in the event of an unexpected illness or injury.¹



54% feel high anxiety about health care costs that go beyond what their health insurance covers.¹

79% of Americans report that inflation has made it harder to pay medical bills.²



52%

of Americans have avoided medical care because of their debt.²

Employees are interested in supplemental insurance



Three-quarters (76%) of all employees enrolled in supplemental insurance have used it in the past year.¹

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

People know – and prefer – Aflac



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

1 2024-2025 Aflac Workforces Report. "Workplace benefits trends: Employee financial fragility + the role of supplemental insurance." Published October 2024. Accessed 01.27.2025.

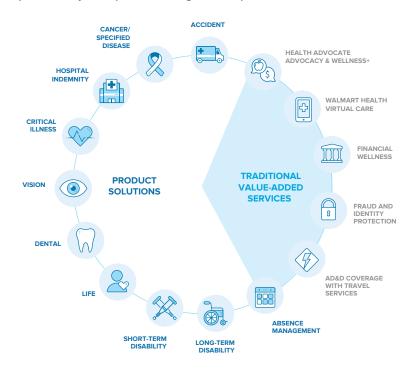
2 Debt.com. "Medical Debt Survey: 8 in 10 Americans Say Inflation Makes it "Harder to Pay Medical Bills". Updated 09.16.24. Accessed 01.27.25.

3 Internal data: quarterly consumer research IMAP report, 2024 IMAP - Q1.



More complete benefits solutions from a single partner

Our products help keep people healthy and protected against expenses health insurance doesn't cover.



It's easier than ever to add Aflac to your benefits offerings because we provide:



There's never been a better time to partner with Aflac. Contact your Aflac representative to learn more.

Aflac refers to the following companies: American Family Life Assurance Company of Columbus, American Family Life Assurance Company of New York, Continental American Insurance Company and Continental American Life Insurance Company.

Please see coverage documentation applicable to your situs state for further details.

Competitive underwriting.

NOTICE: The coverage offered is not a qualified health plan (QHP) under the Patient Protection and Affordable Care Act (ACA) and is not required to satisfy essential health benefits mandates of the ACA. The coverage provides limited benefits.

Aflac's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and Aflac and the value-added service providers are not under any sort of mutual ownership, joint venture or are otherwise related. Aflac makes no representations or warranties regarding the value-added service providers, and does not own or administer any of the products or services provided by the value-added service providers. Each value-added service provider offers its products and services subject to its own terms, limitations and exclusions. Services, Terms and conditions are subject to change and may be withdrawn at any time. Value-added services are not available to residents of ID or MN. Additional state restrictions may apply and benefits may vary by state.

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across lines of business.