

3 reasons to say 'yes' to supplemental insurance



Even with major medical insurance, out-of-pocket costs can be high.

Deductibles, copayments, coinsurance, prescription drugs, plus the regular bills that keep coming even when you're sick or hurt and out of work ... it can all add up quickly. Consider this:

For the 2019 plan year, the out-of-pocket limit for a plan through the federal government is

\$7,900

for an individual...



and **\$15,800**

for a family.¹



The average cost of a three-day hospital stay is around

\$30,000²



Most new cancer drugs are priced at more than

\$100,000
a year

per patient.³



Many employees aren't financially prepared for unplanned expenses.

Supplemental insurance pays the policyholder,* not the doctor, helping keep your finances healthy even if you're sick or injured. That's important for a lot of workers because:



58% of employees have **less than \$1,000** to pay out-of-pocket expenses associated with an unexpected serious illness or accident.⁴

20% couldn't go more than one week without a paycheck.⁴



26% have avoided going to the doctor due to high costs.⁴



Hard-earned savings deserve protection.

Even if you're in the minority of employees who have sufficient savings, an unexpected health issue could still set you back. Don't walk away from the things you've been saving for:

The average price of a new car is approximately **\$37,000**⁵



The median cost of a new home in the U.S. is approximately

\$315,000⁶



A common guideline for retirement planning is having enough to replace

70% of your annual pre-retirement income through savings, investments, Social Security, etc.⁷



* Unless otherwise assigned.

¹ "Out-of-pocket maximum/limit." Accessed April 2, 2019. [healthcare.gov/glossary/out-of-pocket-maximum-limit](https://www.healthcare.gov/glossary/out-of-pocket-maximum-limit).

² "Why health insurance is important: Protection from high medical costs." Accessed April 2, 2019. [healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs](https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs).

³ President's Cancer Panel. "Promoting Value, Affordability, and Innovation in Cancer Drug Treatment." March 2018. Accessed April 2, 2019. [prescancerpanel.cancer.gov/report/drugvalue/Part1.html](https://www.prescancerpanel.cancer.gov/report/drugvalue/Part1.html).

⁴ The 2018 Aflac WorkForces Report is the eighth annual study examining benefits trends and attitudes. Conducted by Lightspeed, the study captured responses from 2,000 employees across the United States in various industries. Visit [AflacWorkForcesReport.com](https://www.aflac.com/workforces-report).

⁵ Kelley Blue Book press release. Accessed April 2, 2019. [mediaroom.kbb.com/2019-04-02-Average-New-Car-Prices-Up-More-Than-2-Percent-Year-Over-Year-for-March-2019-on-Full-Size-Pickup-Strength-Monthly-Payments-Up-30-According-to-Kelley-Blue-Book](https://www.kbb.com/2019-04-02-Average-New-Car-Prices-Up-More-Than-2-Percent-Year-Over-Year-for-March-2019-on-Full-Size-Pickup-Strength-Monthly-Payments-Up-30-According-to-Kelley-Blue-Book).

⁶ United States Census Bureau. "Median and Average Sales Prices of New Homes Sold in United States." Accessed April 2, 2019. [census.gov/construction/nrs/pdf/uspricemon.pdf](https://www.census.gov/construction/nrs/pdf/uspricemon.pdf).

⁷ Nerd Wallet retirement calculator. Accessed April 2, 2019. [nerdwallet.com/investing/retirement-calculator](https://www.nerdwallet.com/investing/retirement-calculator).

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