

Health insurance wasn't meant to cover everything

- Medical issues contribute to more than 66% of bankruptcies.¹
- More than half (51%) of employees say that they could not pay \$1,000 in out-of-pocket costs.²
- Over a third (36%) of all American workers had to make a difficult health care decision in the past year — whether being able to afford a treatment or prescription, or choosing between paying medical and other bills.²



Even with health 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 ... It can all add up quickly. That's why there's Aflac. You work hard for your paycheck, and we're here to help you protect it.

Aflac can help fill the gaps health insurance leaves behind. Aflac pays you cash benefits directly, unless otherwise assigned. Use the benefits however you'd like — whether it's to help pay:



out-of-pocket medical expenses like deductibles or copayments.



everyday living expenses like the electric bill or groceries.

That way you can focus on getting better instead of worrying about medical bills and other expenses.

To learn more, contact your Aflac benefits advisor:

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¹ 49+ US Medical Bankruptcy Statistics for 2023. RetireGuide.com. Retrieved November 15, 2023, from <https://www.retireguide.com/retirement-planning/risks/medical-bankruptcy-statistics/>.

² The 2024-2025 Aflac WorkForces Report is the 14th annual study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the study captured responses from 2,000 employees and 1,003 employers across the United States in various industries. Visit aflacworkforcesreport.com.

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