

# Help protect the ducklings: How Aflac supports children's health



Many businesses say that family comes first. But employees know that it's what employers do, not what they say, that matters. Beyond all the talk, are there actual policies in place to support parents?

At any workplace, parents can be effective, productive team members. Perks such as flexible work policies, childcare assistance and benefits options that include coverage for dependent children can go a long way in attracting and retaining these valuable employees.

That's why Aflac helps ensure that our supplemental insurance policies respond to the needs of employees with children. No parent wants to think about a child having an illness or accidental injury, but most parents want to know that their employer cares enough to offer protection in case of the unexpected.

Let's face it, health insurance was never designed to cover it all. Serious illnesses or accidental injuries can bring many unexpected costs. With half of employees saying they couldn't cover an out-of-pocket expense of \$1,000, many families aren't financially prepared.<sup>1</sup>

Benefits decision-makers can offer their employees Aflac insurance policies, often at little or no cost to the business, that help provide peace of mind. And it's not necessarily just for young families — depending on the state of residence, employees can cover dependent children up until age 26. Our benefits include:

- Hospital indemnity insurance that pays cash benefits to help with expenses that may not be covered by health insurance. A dependent child rider can also be added that pays a cash benefit to help if the dependent child is in the ICU in addition to other hospital indemnity payments.
- Critical illness insurance that covers dependent children at 50% of the amount of the primary insured would be available at no additional cost to the employee.
  - A childhood conditions rider can be added to pay a cash benefit for children diagnosed with cystic fibrosis, cerebral palsy, cleft lip or cleft palate, Down Syndrome, spina bifida, type 1 diabetes, autism spectrum disorder and phenylalanine hydroxylase deficiency disease.
  - A critical illness enhancement rider can also be added that helps pay for lodging and transportation for patients and their families for treatment related to a covered critical illness.
- Accident insurance that pays a cash benefit if a covered child is injured. The policy also pays benefits that can help with expenses from covered injuries and conditions, such as concussion and fractures, and can help pay for logistics such as ambulance rides, medical tests and lodging.
- Cancer insurance that allows dependent children to be covered at no extra charge to the employee.



Aflac's supplemental policies are designed to help ease the burdens of all employees. That includes working parents, the 72.9% of working women — and the 92.9% of working men — who are parents to children under age 18.<sup>2</sup> When employees with children can breathe easier knowing the most important things are covered, families and businesses thrive.

Ready to help protect the ducklings of your workforce? To learn more, contact your Aflac benefits advisor or complete the "Request Info" form at [Aflac.com/business](https://www.aflac.com/business).

### Care, comfort and hope for children with cancer

The Aflac Duck is known worldwide, but there's one thing about it most people don't know: It's a very good friend to children with cancer.

As part of our contribution of more than \$170 million to children with cancer, Aflac has distributed about 25,000 My Special Aflac Duck<sup>®</sup> robotic toys to children with cancer and sickle cell disease in hospitals in the United States, Japan and Northern Ireland.<sup>3</sup> Our goal is to give one of the ducks to every child aged 3 and older diagnosed with cancer and sickle cell disease.

My Special Aflac Duck<sup>®</sup> is soft and cute, but he's so much more than a stuffed animal. The duck is designed to accompany kids during treatment and can be used in medical play. The duck comes equipped with a port-a-cath, stethoscope, pulse oximeter, syringe and even self-adherent wrap. Children can communicate their feelings by tapping one of the seven feeling cards to the lights on the duck's chest.<sup>4</sup>



Children can engage in medical play with their ducks too. The duck has a chemotherapy port and tubing that can be attached; as treatment begins, the duck's heart beats a little faster and he quacks nervously, but when the child pets him, his heartbeat slows and he calms. An optional accompanying app helps children and their parents personalize the experience even more.

Besides the **My Special Aflac Duck** initiative, the Aflac Childhood Cancer Campaign also funds care and research for the Aflac Cancer and Blood Disorders Center at Children's Healthcare of Atlanta. The Aflac Parents House in Japan provides spacious and comfortable accommodations for patients and their families during treatment.<sup>5</sup>

<sup>1</sup> Aflac. "Aflac WorkForces Report: Workplace Benefits Trends Executive Summary." Published October 2023. [Accessed 12.18.2023](#).

<sup>2</sup> U.S Bureau of Labor Statistics. "Employment Characteristics of Families Summary". Published 04.19.23. [Accessed 12.18.2023](#).

<sup>3</sup> Aflac 2023 Internal Reporting Data. Reported in November 2023. [Accessed 12.18.2023](#).

<sup>4</sup> Aflac Childhood Cancer Campaign. "My Special Aflac Duck." [Accessed 12.18.2023](#).

<sup>5</sup> Aflac. "Aflac Childhood Cancer Campaign." Published 2022. [Accessed 12.18.2023](#).

**Accident:** In Delaware, policies A36100DE—A36400DE, & A3630FDE or policies A371AA & A371BA. In Idaho, policies A36100ID—A36400ID, & A3630FID. In Oklahoma, Policies A36100OK—A36400OK, A3630FOK; or policies A371AAOK, A371BOK. In Virginia, policies A35100VA—A35400VA, A35B24VA, A35B0FVA; or policies A371AAVA, A371BAOK. **Critical illness/specified health event:** In Delaware, Policies B71100, B71200, B7130H & B7140H. In Idaho, policies A71100ID and A71200ID. In Oklahoma, policies A71100OK, A71200OK, A71400OK, A74200OK, and A74300OK. In Virginia, policies A71100VA & A71200VA. **Lump-sum critical illness:** In Delaware, Policies B70100DE, B70200DE & B70300DE. In Idaho, Policies A73100ID & A7310HID. In Oklahoma, Policies B71100OK & B7110HOK. In Virginia, Policy A72100VA. **Cancer/specified disease:** In Delaware, Policies B70100DE, B70200DE & B70300DE. In Idaho, Policies B70100ID, B70200ID, B70300ID, B7010EPID, B7020EPID. In Oklahoma, Policies B70100OK, B70200OK, B70300OK, B7010EPOK, B7020EPOK. In Virginia, Policies A75100VA-A75300VA. **Aflac Plus Rider:** In Oklahoma, riders CIRIDEROK, CIRIDERHOK. The Aflac Plus Rider may not be available in all states including but not limited to Delaware, Idaho, New York, Pennsylvania or Virginia.

Coverage may not be available in all states. Benefits/premium rates may vary based on state and plan levels. Optional riders may be available at an additional cost. Policies/riders have limitations and exclusions that may affect benefits payable. For complete details, including availability and costs, please contact your local Aflac benefits advisor.

**Aflac supplemental coverage is underwritten by Aflac. In New York, Aflac supplemental coverage is underwritten by Aflac New York.**

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