

Know the gap. Help close the gap

Benefits are important to your business



More than 80% of businesses like yours believe their benefits packages have a positive impact on workers' productivity while helping them attract top talent.

Health insurance won't cover everything, leaving employees with coverage gaps



58% of employees would not be able to cover \$1,000 in out-of-pocket costs if an unexpected serious illness or accident occurred today.

57% of employees have high anxiety about health care costs beyond what their insurance covers.

Employees need – and want – additional coverage to help protect their finances



91% see a growing need for supplemental insurance plans that pay cash benefits to them, helping with expenses health insurance doesn't cover.

More than 50% are interested in purchasing at least one supplemental insurance plan.

Good news, Aflac can help without increasing your businesses' benefits costs



Even though 71% of employers are experiencing an increase in benefits costs, Aflac supplemental insurance plans come at little to no cost to your business to help protect your workforce.



Here's how it works

Employees can choose the Aflac plans that help meet their unique needs, while selecting either individual or family coverage. Many plans even include health screening benefits that encourage employees to receive routine preventative exams.



Accident



Hospital indemnity



Cancer



Life



Critical illness



Disability



Dental



Vision

Contact your Aflac sales representative today to learn how we can help close your employees' coverage gaps.



About the Study

The 2022-2023 Aflac WorkForces Report is the 12th annual Aflac employee study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the employee survey took place online between Aug. 31, 2022, and Sept. 20, 2022, and the employer survey took place online between Sept. 7, 2022, and Sept. 22, 2022. Throughout this report, some percentages may not add up to 100% due to rounding. The surveys captured responses from 1,200 employers and 2,001 employees across the United States. For more information, visit aflacworkforcesreport.com. Aflac includes Aflac and/or Aflac New York and/or Continental American Insurance Company and /or Continental American Life Insurance Company.

Accident: In Idaho, Policy A37000ID. In Oklahoma, Policy A37000OK. In Oregon, Policy A37000OR. In Virginia, Policies A371AAVA & A371BAVA. In Delaware, Policies A36100DE—A36400DE, & A3630FDE. In Idaho, Policies A36100ID—A36400ID, & A3630FID. In Oklahoma, Policies A36100OK— A36400OK, & A3630FOK. In Virginia, Policies A36100VA – A36400VA, & A3630FVA.

Hospital Indemnity: In Delaware, Policies B40100DE & B4010HDE. In Idaho, Policies B40100ID & B4010HID. In Oklahoma, Policies B40100OK & B4010HOK. In Virginia, Policies B40100VA & B4010HVA.

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.

Life: In Arkansas, Idaho, Oklahoma, Oregon, Pennsylvania, Texas, & Virginia, Policies: ICC1368100, ICC1368200, ICC1368300, ICC1368400. In Delaware, Policies A68100-A68400. In New York, NY68100-NY68400. In Arkansas, Idaho, Oklahoma, Pennsylvania, Texas, & Virginia, Policies: ICC18B60C10, ICC18B60100, ICC18B60200, ICC18B60300, & ICC18B60400.

Critical Illness: In Delaware, Policies A73100DE & A7310HDE. In Oklahoma, Policies A73100OK & A7310HOK. In Virginia, Policy A73100VA. Not available in ID.

Short-term disability: In Delaware, Policies A57600DE & A57600LB. In Idaho, Policy A57600IDR. In Oklahoma, Policies A57600OK & A57600LBOK. In Virginia, Policies A57600VA & A57600LBVA.

Dental: In Delaware, Policies A81100—A81400. In Idaho, Policies A81100ID—A81400ID. In Oklahoma, Policies A81100OK—A81400OK. In Virginia, Policies A81100VA—A81200VA. Dental (82000 series) In Delaware, Policies A82100R—A82400R. In Idaho, Policies A82100RID—A82400RID. In Oklahoma, Policies A82100ROK—A82400ROK. In Virginia, Policies A82100RVA—A82400RVA. Dental, Vision, Hearing (DVH): Policy Series T80000 - In Idaho, Policy T80000ID. In Oklahoma, Policy T80000OK. Not available in New York, Pennsylvania, or Virginia.

Vision: In Delaware, Policy VSN100. In Idaho, Policy VSN100ID. In Oklahoma, Policy VSN100OKR. In Virginia, Policy VSN100VA.

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. Plans and riders may also contain a waiting period. Refer to the exact plans and riders for benefit details, definitions, limitations and exclusions. For availability and costs, please contact your local Aflac agent/producer.

Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York.

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