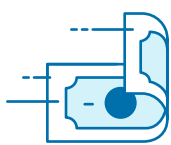


How critical illness insurance helps employees

Even after paying the ever-rising premiums, many Americans find themselves struggling to pay expenses their health insurance doesn't cover in the event of a critical illness. That's not surprising, given the increasing costs of treatment, care, copayments and deductibles.

Health insurance can be costly and isn't designed to cover all the treatment costs needed for a critical illness.



7%

Annual family premiums climbed **7%** on average in 2023.¹



\$20,000

The average cost of a heart attack in the United States.²



\$100,000

Even with health insurance that provides 80% coverage, the remaining 20% for a major surgery can exceed **\$100,000**.³



41%

of U.S. citizens carry some sort of medical debt, and 24% were considering bankruptcy to solve a medical debt issue.⁴



60%

of people under age 65, or about 164.7 million people, had employer-sponsored health insurance in 2023.⁵



\$140,000 +

The lifetime cost of a stroke has been estimated at more than \$140,000. This includes inpatient care, rehabilitation and follow-up care.⁶

¹ Kaiser Family Foundation. "Benchmark Survey: Annual Family Premiums for Employer Coverage Rise 7% to Nearly \$24,000 in 2023; Workers Contribute \$6,575 on Average Now, But Potentially More Soon." Published 10.18.2023. [Accessed 09.11.24.](#)

² Resolve. "The True Cost of a Heart Attack in the US." Published 10.20.23. [Accessed 09.11.24.](#)

³ Debt.org. "Hospital and surgery costs." Updated 11.20.23. [Accessed 09.11.24.](#)

⁴ CDC. Heart Disease Facts. Published May 15, 24. [Accessed 09.10.24.](#)

⁵ Kaiser Family Foundation. "Employer-Sponsored Health Insurance 101". Published 05.28.24. [Accessed 09.10.24.](#)

⁶ American Stroke Association. "Finances After Stroke". Last reviewed 08.08.24. [Accessed 09.11.24.](#)

Critical illness coverage helps with expenses health insurance doesn't cover if employees experience:



Heart attack

805,000 per year have a heart attack in the United States.⁷



Stroke

795,000 cases a year.⁸



Major organ transplant

Over 46,000 a year.⁹



Kidney failure

Every 24 hours, 360 people begin dialysis treatment for kidney failure.¹⁰

Even a \$5,000 benefit payment can be a big help with treatment and recovery expenses:



Meeting the minimum family deductible of a high-deductible health plan, with up to \$1,800 left over.¹¹



A treadmill to help with rehabilitation.¹²



28

Therapy appointments to feel better faster.¹³



33

Home visits with a registered dietitian.¹⁴

Ask your Aflac representative for more information about critical illness options for your employees.

⁷ Debt.org. "Bankruptcy Statistics". Updated: 08.21.24. [Accessed 09.11.24.](#)

⁸ CDC. Stroke Facts. Last Reviewed 05.04.2023. [Accessed 09.11.24.](#)

⁹ UNOS. "Data and Trends." Last Updated 01.18.24. [Accessed 09.11.24.](#)

¹⁰ Center for Disease Control and Prevention. "Chronic Kidney Disease Basics" Published 05.15.24. [Accessed 09.11.24.](#)

¹¹ SHRM. "IRS Gives Big Boost to HSA, HDHP Limits in 2024" Published 05.17.2023. [Accessed 09.11.24.](#)

¹² Best Buy. "NordicTrack Commercial X32i Black NTL39221." [Accessed 09.11.24.](#)

¹³ Verywell Mind. "How to Choose the Best Type of Therapy for You." Published 11.30.23. [Accessed 09.11.24.](#)

¹⁴ Based on \$150 per session fee. Fees vary widely; this figure is on the higher end. CostHelper Health. "Nutritionist Cost." [Accessed 09.11.24.](#)

This is a brief product overview only. The plan has limitations and exclusions that affect benefits payable. Refer to the plan for complete details.

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