

# Know the difference: cancer insurance vs. critical illness insurance



With heart disease and cancer being the top two causes of death in the U.S.,<sup>1</sup> it's important to safeguard your employees — both in terms of offering benefits that promote early detection and protecting their finances in the event of a diagnosis and costly care.

Your investment in insurance will go further if you understand the types of coverage available. Here's what to know about two types of insurance that are often confused: cancer/specified-disease insurance and critical illness insurance, two types of supplemental insurance created to step in and pay directly to the employee (unless assigned otherwise), in addition to their health insurance, to help cover out-of-pocket expenses. After all, health insurance wasn't designed to cover all costs, services and daily expenses — and that's why supplemental coverage is important.

## **Cancer insurance vs. critical illness insurance**

Cancer insurance pays benefits to help cover costs pertaining to — you guessed it — cancer. In addition to medical expenses, Aflac's cancer insurance can help pay for nonmedical expenses such as travel and lodging, which can help keep life as normal as possible for policyholders and their families — just like accident and hospital insurance.

Critical illness insurance also helps cover the costs of cancer, but it doesn't end there. As its name indicates, critical illness insurance applies to certain common critical illnesses. Paying benefits directly to policyholders (unless benefits are assigned) to use as they see fit, Aflac's critical illness insurance can help cover the costs of treatments, therapy and more, including the costs of daily living where health insurance doesn't apply.

## **Critical illness insurance isn't a replacement for cancer insurance**

At this point, you might wonder: If critical illness insurance helps cover cancer too, then why bother with cancer insurance? It's a good question. Think of it this way: If critical illness insurance is a jack of many trades, cancer insurance is a master of one. It may not cover the breadth of illnesses that its cousin does, but it helps take coverage of cancer expenses to a deeper level. Critical illness insurance isn't a replacement for cancer insurance; it's a complement to it.

Which means you don't have to choose between the two.



## Twice as nice

Cancer insurance and critical illness insurance supplement your more wide-reaching health insurance. They don't replace health insurance — but as a combination, health insurance, cancer insurance and critical illness insurance help provide more complete and well-rounded coverage. If you take out any arm of this suite of coverage, your protection could be weakened.

At some point in their lives, your employees may face a diagnosis of cancer or another type of critical illness. What you can't predict is which type of diagnosis they will face.

That's why Aflac's cancer insurance and critical illness insurance plans are most powerful when packaged together, helping protect your employees for the unexpected. They can also be joined with accident insurance, hospital insurance and short-term disability insurance, helping protect your employees from everything you can think of — and the things you can't.

**Want to maximize your employees' protection? Contact your Aflac benefits advisor or visit [Aflac.com/business](https://aflac.com/business).**

<sup>1</sup> Centers for Disease Control and Prevention. "Leading Causes of Death." Last reviewed 10.25.24. [Accessed 4.8.25](#).

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**Aflac coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, Aflac coverage is underwritten by American Family Life Assurance Company of New York.**

Lump Sum Cancer (72200 series): In Delaware, Policy A72200. In Idaho, Policy A72200ID. In Oklahoma, Policy A72200OK. In Virginia, Policy A72200VA.

Cancer (Personal Cancer Care, 75000 series): In Virginia, policies A75100VA–A75300VA.

Cancer (Cancer Protection Assurance, B70000 series): In Delaware, Policies B70100DE, B70200DE & B70300DE. In Idaho, Policies B70100ID, B70200ID, B70300ID, B7010EPID, B7020EPID. In Oklahoma, Policies B70100OK, B70200OK, B70300OK, B7010EPOK, B7020EPOK.

Lump Sum Critical Illness (73100 series): In Delaware, Policies A73100DE & A7310HDE. In Idaho, Policies A73100ID & A7310HID. In Oklahoma, Policies A73100OK & A7310HOK. In Virginia, Policy A73100VA.

Lump Sum Critical Illness (B71000 series): In Delaware, Policies B71100, B71200, B7130H & B7140H. In Oklahoma, Policies B71100OK, B71200OK, B7130HOK & B7140HOK.

Accident (Accident Advantage, 36000 series): 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 Confinement Indemnity (B40000 series): In Delaware, Policies B40100DE & B4010HDE. In Idaho, Policies B40100ID & B4010HID. In Oklahoma, Policies B40100OK & B4010HOK. In Virginia, Policies B40100VA & B4010HVA.

Short-Term Disability (57600 series): In Delaware, Policies A57600DE & A57600LB. In Idaho, Policy A57600IDR. In Oklahoma, Policies A57600OK & A57600LBOK. In Virginia, Policies A57600VA & A57600LBVA.

Coverage may not be available in all states, including but not limited to NJ, NM, NY or VA. Benefits/premium rates may vary based on state and plan levels. Optional riders may be available at an additional cost. Policies and riders may also contain a waiting period. Refer to the exact policy and rider forms for benefit details, definitions, limitations and exclusions.

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