



Supplemental insurance helps bridge the gap between what major medical insurance covers and what people have to pay out of pocket.

Health care costs continue to rise, and Americans are exhausting their savings to pay for what major medical insurance does not cover.



More than half of the American workforce wouldn't be able to make ends meet for a month or less if they didn't receive their paycheck.

Most people who face a major medical event will end up with unexpected expenses such as hospital charges, doctor fees, and prescription costs.



50% of all workers can't cover more than \$1,000 in out-of-pocket costs for an unexpected illness or injury.



50% of U.S. workers have high anxiety about out-of-pocket health care costs.

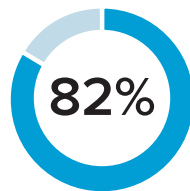


More than half of Americans who have delayed seeking medical care have done so because they couldn't afford to pay for it.

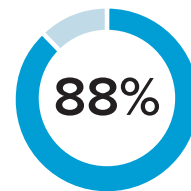
American workers view supplemental insurance as a solution to rising health care costs and an essential component of a complete benefits package.



9 in 10 Americans believe there is a growing need for supplemental benefits.



82% of U.S. workers agree that supplemental benefits are a crucial component of a complete benefits package.



88% of those who have supplemental insurance believe it plays a significant role in enhancing their financial stability.

“During a difficult time, such as when the employee or their family member is diagnosed with a serious illness, this benefit can offer financial assistance and peace of mind.”

– Aflac WorkForces Report Participant

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

About the study: The 2023-2024 Aflac WorkForces Report is the 13th annual Aflac employee study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the employer survey took place online between June 2 and June 25, 2023, and the employee survey took place online between June 2 and June 27, 2023. Throughout this report, some percentages may not add up to 100% due to rounding. The surveys captured responses from 1,201 employers and 2,000 employees across the United States.

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