

# TRADITIONAL MEDICAL INSURANCE MAY NOT BE ENOUGH

The rising cost of medical care coupled with out-of-pocket expenses means employees need an insurance back up. Aflac can help with costs they're on the hook for.

## RISING AND OUT-OF-POCKET MEDICAL COSTS ARE DRIVING A NEED FOR SUPPLEMENTAL INSURANCE

**58%**

**OF EMPLOYEES** could only afford up to \$1,000 for unexpected, out-of-pocket medical expenses.



**85%**

**OF WORKERS** see a growing need for voluntary insurance.



**19%**

**OF EMPLOYERS** who offer major medical insurance increased their employees' share of premium in 2018.



## BENEFITS ARE CRUCIALLY IMPORTANT TO WORKERS

**55%**

**ARE AT LEAST SOMEWHAT LIKELY** to take a job with slightly lower pay but better benefits.



**34%**

**ARE ONLY SOMEWHAT SATISFIED** with the benefits package offered to them; **5%** are not very or at all satisfied.



**26%**

**HAVE LEFT OR TURNED DOWN A JOB** due to the benefits offered.



## COVERED EMPLOYEES ARE HAPPIER AND HEALTHIER

**81%**

**WHO ARE SATISFIED** with their benefits are satisfied with their jobs.\*



**72%**

**OF EMPLOYEES SAID** their benefits package offerings are extremely or very important to their job satisfaction.



**34%**

**SAID IMPROVING** their benefits package is one thing that could keep them in their jobs.



\*Includes extremely and very satisfied.

## HELP ENSURE YOUR WORKERS HAVE ALL THE COVERAGE THEY NEED



Add supplemental insurance to your benefits package.

The 2018 Aflac WorkForces Report is the eighth annual study examining benefits trends and attitudes. The study's surveys, conducted by Lightspeed, captured responses from 1,501 benefits decision-makers and 2,000 employees across the United States in various industries. Visit [AflacWorkForcesReport.com](https://www.aflac.com/workforces-report).

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999