



Health insurance wasn't designed to cover it all

When you buy some forms of insurance, such as homeowners or auto insurance, you know what you're getting: Once you've met the deductible, the insurance company handles the rest. But that's not necessarily the case with health insurance. Even once employees have met their deductible, they may still be on the hook for significant expenses that health insurance doesn't cover. Luckily, supplemental benefits can help ease the sticker shock of those unexpected bills.

Health insurance may not be enough

Based on the ways other types of insurance work, people may think once they meet their deductible, health insurance covers the rest. With the average annual deductible being \$2,004 for an individual employer-sponsored plan,¹ the legal out-of-pocket maximum for an individual being \$9,100 and the average coinsurance being 19-20%,¹ that leaves a lot of exposure.

Even with health insurance, the out-of-pocket costs can be sizeable — not counting costs for ongoing treatment and medications, along with paying everyday bills.



\$2,000

up to the annual maximum:
potential out-of-pocket cost for
back surgery.²



\$55,694

average cost of **cardiac
bypass surgery.**⁵



\$6,000

potential out-of-pocket cost
for **for treatment of breast,
lung or colon cancer** for those
with insurance.³



\$35,000

the average cost for a
**knee replacement
surgery.**⁴

Supplemental insurance can pick up where health insurance stops, paying benefits*, to help employees manage their out-of-pocket medical and non-medical expenses.



Accident insurance

For covered accidental injuries — minor and major.



Hospital indemnity insurance

For covered admission or confinement to a hospital.



Critical illness insurance

For serious and potentially life-changing covered illnesses and health events.

Contact your Aflac representative to learn how we can help with expenses health insurance doesn't cover.

* Paid to insured, unless otherwise assigned.

1 USA Today. "How much does health insurance cost in 2023?" April 10, 2023. [Accessed 05.16.2023.](#)

2 CostHelper Health. "How much does back surgery cost?" [Accessed 05.16.2023.](#)

3 US News. "Out-of-pocket costs for cancer care keep climbing." Sept. 14, 2022. [Accessed 05.16.2023.](#)

4 Debt.org. "Hospital and surgery costs." Updated March 30, 2023. [Accessed 5.12.23.](#)

5 Good Rx Health. "How to manage the continuing costs of heart disease." Updated August 4, 2022. [Accessed 5.30.23.](#)

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