



## Aflac's New Calculator Helps Show Real Cost of Accident and Illness

*Innovative online tool helps educate consumers by illustrating medical, household and out-of-pocket expenses for treatment of specific injuries and diseases*

**Columbus, Ga. – March 7, 2013** – Aflac, the No. 1 provider of supplemental and guaranteed-renewable insurance in the United States, has launched the [Real Cost Calculator](#), an innovative online tool that helps consumers understand the costs associated with common illnesses and injuries such as cancer, heart attack, fractured limbs and others. With health care costs on the rise, consumers may not be aware of the out-of-pocket medical and household costs they will face if they or a family member are injured or diagnosed with an illness – even if they have major medical insurance.

Data from the calculator shows that medical conditions like cancer or stroke can result in thousands of dollars in unexpected out-of-pocket medical costs and expenses. For instance, the mean charge for a hospital stay for a heart attack is \$65,427 according to the U.S. Department of Health & Human Services.<sup>1</sup>

### **[Real Cost Calculator — Simple and Easy To Use](#)**

This interactive tool is designed to show in three easy steps, the potential out-of-pocket medical and household costs and other expenses that are associated with numerous injuries and illnesses. By visiting [aflac.com/realcost](#), consumers can get a better understanding of these costs and how Aflac policies can help offset them.

“Every day I hear about consumers being blindsided by the unanticipated costs of a medical emergency. The reality is that costs for treatment show no sign of decreasing -- which can mean that consumers will need to cover a wide range of expenses associated with an accident or illness,” said Michael Zuna, Aflac executive vice president and chief marketing and sales officer. “Our goal with the Real Cost Calculator is to not just reveal how quickly these costs can add up, but to empower consumers to be more proactive when it comes to insurance and preparing for the unexpected. We’re also able to show them how Aflac can help them in their time of need and cover a portion of those expenses.”

### **How does the calculator work?**

The Real Cost Calculator incorporates data from numerous national public sources to show the average costs of a variety of medical conditions. In the short time it takes to use the tool, consumers may be surprised to find:

- The average cost to treat a broken leg is more than \$10,000.<sup>2</sup>
- The average annual expense for people diagnosed with diabetes is \$11,744.<sup>3</sup>
- Some of the newer cancer treatments can cost about \$10,000 a month.<sup>4</sup>

Visit [aflac.com/realcost](#) to test the new calculator and clearly see how Aflac helps offset the real cost of an illness or injury.

— more —

<sup>1</sup> [The Healthcare Cost and Utilization Project Nationwide Inpatient Sample \(NIS\), 2010, Agency for Healthcare Research and Quality \(AHRQ\)](#), accessed on Feb. 4, 2013.

<sup>2</sup> [Healthcare Leadership Council](#), accessed on Feb. 4, 2013.

<sup>3</sup> [American Diabetes Association, Diabetes Care 31:596–615, 2008](#), accessed on Feb. 4, 2013.

<sup>4</sup> [American Cancer Society](#), accessed on Feb. 4, 2013.

### **About the Aflac Real Cost Calculator**

Aflac's Real Cost Calculator is an innovative tool to help users understand the real costs associated with illnesses or injuries. These costs include:

- Everyday household expenses (rent/mortgage, utilities and car payments) that continue if you are unable to work – which for many people means not earning a paycheck.
- Out-of-pocket costs for things such as transportation to follow-up medical appointments, caregiving, childcare and medical equipment.
- Medical treatment expenses not covered by major medical insurance such as medication and physical therapy.

The Calculator incorporates data from numerous public sources (including public health agencies, healthcare providers, and voluntary health organizations) to show the average total costs of a variety of medical conditions.

The data presented in this tool is for illustrative purposes only. The Aflac policy payout values are averages; and are not guarantees of an amount to be paid for the listed conditions. Aflac payout data shown is based on historical claims over a 10-year period, across all product plans in force at the time. The values represent the average amount of claims paid to a policyholder with the condition over the timeframe (2000-2010). Aflac policies are not available in all states and may vary by state and plan level. Benefits payable are determined at time of claim.

The Real Cost Calculator demonstrates how Aflac's products help provide policyholders with a safety net if they are sick or hurt.

### **About Aflac**

When a policyholder gets sick or hurt, Aflac pays cash benefits fast. For nearly six decades, Aflac insurance policies have given policyholders the opportunity to focus on recovery, not financial stress. In the United States, Aflac is the number one provider of guaranteed-renewable insurance. In Japan, Aflac is the number one life insurance company in terms of individual policies in force. Aflac individual and group insurance products provide protection to more than 50 million people worldwide. For seven consecutive years, Aflac has been recognized by Ethisphere magazine as one of the World's Most Ethical Companies. In 2013, FORTUNE magazine recognized Aflac as one of the 100 Best Companies to Work For in America for the 15th consecutive year. Also, in 2013, FORTUNE magazine included Aflac on its list of Most Admired Companies for the 12th time, ranking the company number one in the life and health insurance category. Aflac Incorporated is a Fortune 500 company listed on the New York Stock Exchange under the symbol AFL. To find out more about Aflac, visit [aflac.com](http://aflac.com) or [espanol.aflac.com](http://espanol.aflac.com).

*\*The information provided in this tool is illustrative only. These values do not guarantee an amount to be paid for the listed conditions. Policies may not be available in all states, and benefits may vary by state and plan level selected. Benefits payable are determined at time of claim. "Help From Aflac" benefit payout data shown is based on Aflac claims paid from 2000 to 2010, across all plans in force at the time, for the specific illness or injury shown. The dollar amounts shown represent the average amount of claims paid to a policyholder with that condition during the time frame from 2000-2010.*

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