

Is your staff ready for back-to-school time?



With stores trading their swim trunks and tank tops for sweatshirts, jeans and backpacks, it's clear that back-to-school season is upon us — although this transition is about far more than what's on sale at Amazon. For kids, teenagers and college students, it's about a return to education and the social atmosphere surrounding it. But as your employees prepare to send their children back to school, notebooks and calculators aren't the only things they may be worried about.

Returning to school means returning to activity beyond just the classroom and cafeteria. It's a return to sports, musical theater and other extracurricular activities, a return to field trips, band and choir competitions, social gatherings and so much more. And as a result of this sudden increase in activity, back-to-school season is also back to something else: accidents.

There are dozens of different accidents that students may be worried about — falling asleep in class, ripping a hole in their pants, freezing up when trying to talk to a crush. But chances are the parents and college students among your employees may be worried about a different type of accident altogether. And they're right to be concerned.

Sports-related injuries in high school students — and younger children, too

In the U.S., about half of children and teens participate in some kind of organized sports each year.¹ Over this same span, an estimated 2 million high school athletes suffer some type of injury, with 30,000 requiring hospitalization.² Additionally, NCAA Division I athletes alone average 2.2 and 2.4 injuries, respectively, over a three-year period.³ Younger children are also far from immune — every year, 3.5 million children ages 14 and younger receive medical treatment for sports injuries.²

“School safety” includes accidental injuries too

Sports aren't the only sphere in which students engage in risk — far from it. As 152,000 children are injured during normal school travel hours each year, even commuting to school can lead to an unexpected accident, and the associated costs.⁴

One awkwardly placed footstep, and suddenly your employee may be trying to strike a balance between their child's health and their family's budget.



Your role: Being an advocate for family protection

As an employer, this is a place where you can support your employees, potentially even before they see the need. With the costs of common injuries being far from pocket change — the typical cost to treat a broken arm is \$2,500, even without surgery⁶ — providing an insurance option that offers coverage beyond your general health plan can help protect families when they need it most. Aflac's supplemental accident insurance policies can help your employees with the medical bills incurred from a covered school injury, and the cash benefits could also be used to help with other related costs, such as additional child care if needed (or maybe the occasional treat to cheer up the patient).

Learning limits is a part of childhood. Accidents are going to happen ... and so are the costs they come with. But as an employer, you have the power to help your employees face them with confidence.

**Ready to help your employees' families hit the books (but not the pocketbooks)?
Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).**

¹Centers for Disease Control and Prevention. "Organized Sports Participation Among Children Aged 6-17 Years: United States, 2020." Last reviewed 08.09.2022. [Accessed 06.05.2023](#).

²Weinstein Legal. "Surprising Statistics About Injuries In High School Sports." Updated 02.08.2023. [Accessed 06.05.2023](#).

³Noob Gains. "19 College Athlete Injury Statistics (The Risk of Sports)." Published 10.14.2021. [Accessed 06.05.2023](#).

⁴Bankrate. "Back to school traffic safety and statistics." Published 08.10.2022. [Accessed 06.05.2023](#).

⁵CostHelper. "Broken Arm Cost." Published 2021. [Accessed 06.05.2023](#).

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