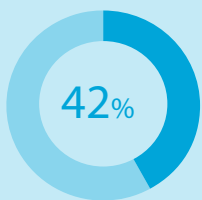
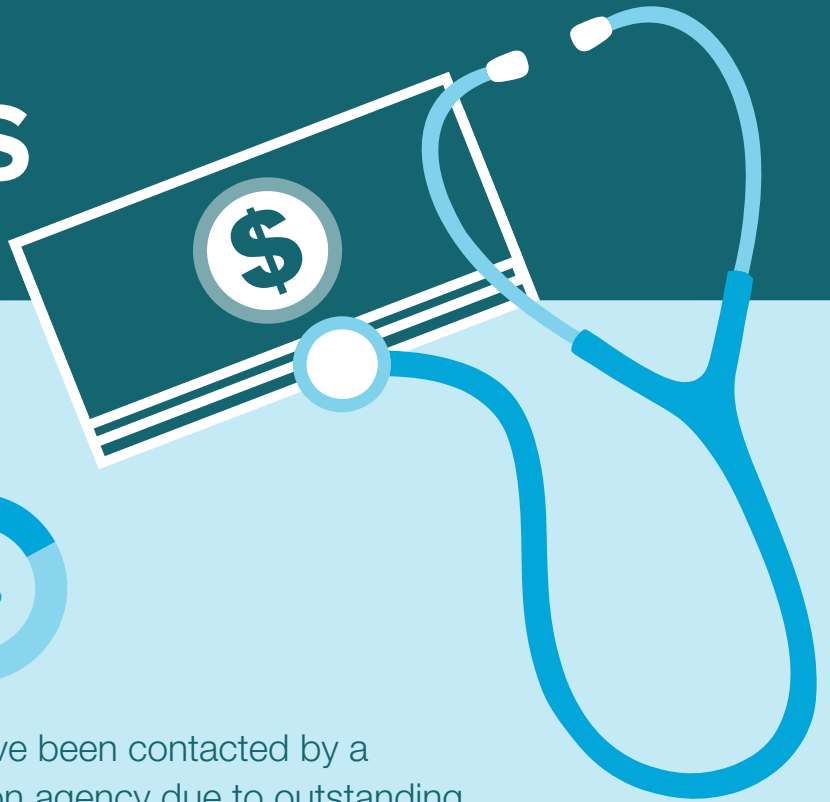
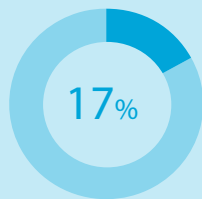


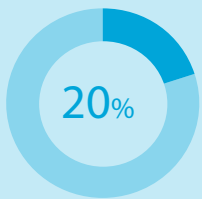
MEDICAL COSTS ARE IMPACTING EMPLOYEES



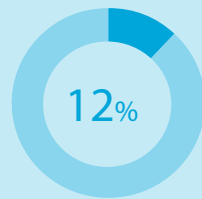
42% agree¹ that medical bills have greatly hindered their ability to save.



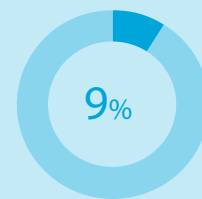
17% have been contacted by a collection agency due to outstanding medical bills and/or had their credit score negatively impacted due to high medical costs.



20% say they have had difficulty paying a medical bill due to high medical costs.



12% are currently dealing with high medical bills.



9% have missed bill payments² due to high medical costs.

Source:

2015 Aflac WorkForces Report, conducted in Jan. 2015 by Research Now on behalf of Aflac.

¹ Includes those who completely, strongly and somewhat agree. ²

Includes car, credit card and/or rent/mortgage payments.