

POOR HEALTH LITERACY

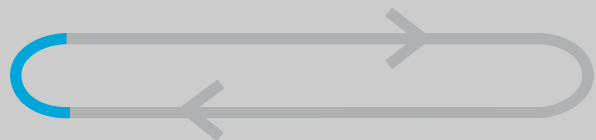
Employee findings from the 2015 Aflac WorkForces Report showed:



Only **17%** report understanding their total annual health care costs extremely well, while more than half don't understand everything in their major medical/health insurance policy.¹



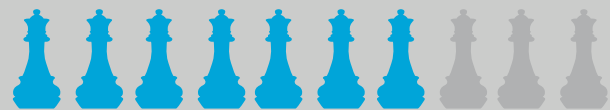
9% say they do not understand their annual deductible costs very or at all well.



Only **12%** of employees agree they are very or extremely knowledgeable about federal and state exchanges.



71% agree² their personal health insurance situation will become more confusing.



75% agree² health care reform is too complicated to understand.

Source:

¹2015 Open Enrollment Survey conducted by Lightspeed GMI from June 23 – July 2, 2015 among 2,000 adults ages 18 and older who are employed full time or part time at a company with three or more employees.

²Includes completely, strongly and somewhat agree.