

THINGS ARE LOOKING UP!

# Employees' ability to pay for health care improves along with US economy

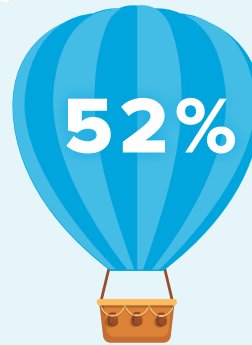
They say we rise and fall together, and that's reflected in the improved outlook of employees surveyed about health care and related issues for the 2018 Aflac WorkForces Report. The results reveal that an improving U.S. economy is having a positive effect on the willingness to seek health care, as well as the ability to pay for it.



SHOWING SIGNIFICANT IMPROVEMENT FROM LAST YEAR 

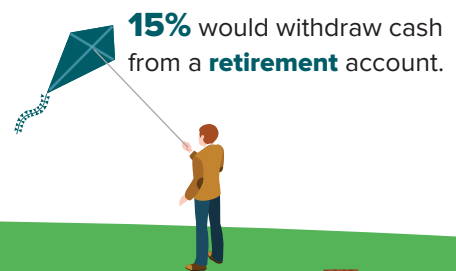
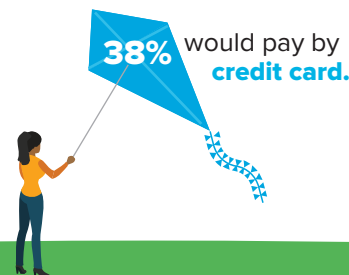


would not be able to cover unexpected **out-of-pocket** medical bill of **more than \$1,000** (an improvement from 65 percent in 2017).



Fewer than in 2017, **52 percent** of employees say they've been **adversely affected** by high medical bills, including by **avoiding or delaying care**.

If faced with **unexpected out-of-pocket medical costs**, fewer individuals say they don't know where they'd come up with the funds (13 percent, improved from 19 percent in 2017). **Here's how many say they'd pay for a large expense:**



DESPITE GOOD NEWS, FINANCES ARE STILL TIGHT FOR MANY

**44 percent** of employees could not go more than **three weeks without a paycheck**. Of those, 20 percent could not go more than a week.

**25 percent** of employees have **extra jobs, or gigs** – the primary reason is to help make ends meet.

**52 percent** reported adverse effects from **high medical bills**.

**ABOUT THE STUDY**

The 2018 Aflac WorkForces Report is the eighth annual Aflac employee benefits study examining benefits trends and attitudes. The study captured responses from 2,000 employees across the United States in various industries. The 2018 Aflac WorkForces Report survey was conducted by Lightspeed on behalf of Aflac. For more information, visit [AflacWorkForcesReport.com](http://AflacWorkForcesReport.com).

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