

# Closing the Gap: Why American Workers Need More Than Traditional Coverage

## Key Findings From the 2025-2026 Aflac WorkForces Report



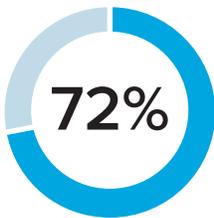
### 1 Workers Are Less Financially Prepared to Cover Rising Health Costs



**44%** of American workers say they can't afford more than **\$1,000** in out-of-pocket costs for an unexpected illness or injury.

**Fewer Americans today** can cover major medical expenses from savings compared to 2023, with more turning to credit cards and even retirement savings to manage high out-of-pocket costs.

### 2 Americans Significantly Underestimate Real Medical Expenses



**72%** of Americans think a year of cancer-related out-of-pocket costs would stay below **\$2,000**. In truth, the National Cancer Institute places the average at more than **\$40,000**.

This gap between perceived and actual costs can leave workers unprepared when a sudden illness or injury occurs.

### 3 Supplemental Benefits Are Increasingly Seen as a Must-Have



Year-over-year, **more employees** say that supplemental benefits are essential — not optional.

**54%** strongly agree that supplemental insurance is a key part of a benefits program, and 9 in 10 say the need for these benefits is growing.

The 2025-2026 Aflac WorkForces Report is the 15th annual employee study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the employer survey took place online between April 2 and April 29, 2025, and the employee survey took place online between April 2 and May 6, 2025. Throughout this report, some percentages may not add up to 100% due to rounding. The surveys captured responses from 1,002 employers and 2,000 employees across the United States. For more information, visit [Aflac.com/AWR](https://www.aflac.com/AWR). Aflac includes Aflac and/or Aflac New York and/or Continental American Insurance Company and /or Continental American Life Insurance Company.

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