

Home. Auto. Health Coverage?

Consumers should protect all of their major purchases.

The average American family of four with employer-provided health coverage can face **more than \$11,000** in premiums and out-of-pocket costs per year.ⁱ Considering that 65% of people have **less than \$1,000** to pay out-of-pocket expenses associated with an unexpected serious illness or accident,ⁱⁱ it makes sense to protect your wallet just as you do your home or vehicle.



Home — Better Protected

Homeowner's Insurance



Protects against damage to the house and possessions inside. Provides liability coverage against accidents in or on the property.

Private Mortgage Insurance



Protects lenders against loss if a borrower defaults. Often required if down payment is less than 20% of home's appraised value.

Mortgage Protection Insurance



Repays mortgage debt following the death of the borrower.



Auto — Better Protected

Liability Insurance



Pays expenses due to a covered accident for which the insured is at fault. Covers the cost of repairing property damage and medical bills from resulting injuries.

Collision Coverage



Pays for car repairs. If a car is totaled in an accident, collision coverage pays the value of the car.

Comprehensive Coverage



Covers damage unrelated to a covered accident, such as weather damage, stolen vehicles or animal damage.



Health Coverage & Care Expenses — Better Protected

Critical Illness Insurance



Pays lump-sum cash benefits for covered critical illnesses such as cancer, heart attack, organ transplant and more.

Accident Insurance



Pays cash benefits for injuries sustained in a covered accident to help when unexpected medical and everyday expenses add up.

Hospital Indemnity Insurance



Pays cash benefits due to hospital stays and related costs such as ER visits, surgery, anesthesia, well-baby care and more.

ⁱGirod, Christopher S., Weltz, Scott A, Hart, Susan K. 2016 Milliman Medical Index: Healthcare costs for the typical American family will exceed \$25,000 in 2016. Who cooked up this expensive recipe? May 2016. For the typical family of four's \$25,826 in total spending, the employee pays \$6,717 through payroll deduction and \$4,316 in out-of-pocket expenses incurred at time of service.

ⁱⁱThe 2016 Aflac WorkForces Report is the sixth annual Aflac study examining benefits trends and attitudes. The study, conducted by Lightspeed/GMI on behalf of Aflac, captures responses from 1,500 employers and 5,000 employees across the U.S. To learn more, visit AflacWorkForcesReport.com. Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company. For groups situated in New York, coverage is underwritten by American Family Life Assurance Company of New York.