

# Health insurance doesn't cover it all

When you buy some forms of insurance, such as homeowners or auto insurance, you know what you're getting: Once you've met the deductible, the insurance company handles the rest. But that's not necessarily the case with health insurance. Even once clients' employees have met their deductible, they may still be on the hook for significant expenses that health insurance doesn't cover. Luckily, supplemental benefits can help ease the sticker shock of those unexpected bills.<sup>1</sup>

## Health insurance may not be enough to fully protect bank accounts

Based on the ways other types of insurance work, many people may think once they meet their deductible — which could range anywhere from \$500 up to a legal maximum of \$14,000 for families<sup>2</sup> — health insurance covers everything else. In truth, that can be just the beginning.



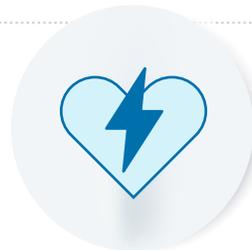
**\$18,933**

potential out-of-pocket cost for **stitches** after a bicycle accident.<sup>3</sup>



**\$51,660**

potential out-of-pocket cost for **cancer treatment**.<sup>4</sup>



**\$108,000**

potential out-of-pocket cost due to a **heart attack**.<sup>5</sup>

1 Aflac. "Aflac WorkForces Report: Workplace Benefits Trends Executive Summary." Published September 2020. Accessed 5.13.2021.

2 Society for Human Resource Management. "IRS Announces 2021 Limits for HSAs and High-Deductible Health Plans." Published 5.21.2020. Accessed 5.18.2021.

3 Kaiser Health News. "After Kid's Minor Bike Accident, Major Bill Sets Legal Wheels in Motion." Published 11.25.2020. Accessed 5.18.2021.

4 Cancer Action Network. "The Costs of Cancer." Published 2020. Accessed 5.18.2021.

5 The Commonwealth Fund. "Surprise! It's a \$164,000 Bill for Your Heart Attack." Published 4.5.2019. Accessed 5.18.2021.

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Supplemental insurance can pick up where health insurance stops, paying benefits directly to insureds, unless otherwise assigned, to help them manage their out-of-pocket medical and non-medical expenses.



## Accident insurance

For covered accidental injuries — minor and major.



## Hospital indemnity insurance

For covered admission or confinement to a hospital.



## Critical illness insurance

For serious and potentially life-changing covered illnesses and health events.

**Contact your Aflac representative to learn how supplemental benefits can help counter the sticker shock of expenses health insurance doesn't cover.**

1 Aflac. "Aflac WorkForces Report: Workplace Benefits Trends Executive Summary." Published September 2020. [Accessed 5.13.2021.](#)

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