

Make your employees happier and healthier—even during a pandemic—with the Aflac Plus Rider



Canceled vacations. Unexpected caregiving costs. Struggles with remote work. Reduced income.

COVID-19 has most likely changed every part of your employees' lives: 42% of American workers have canceled a trip or event because of the coronavirus, 21% are bearing the burden of unexpected costs of caring for someone due to COVID-19, and 67% have experienced some level of financial impact since the coronavirus came marching into our lives.¹

But you're in a position to support them, in a way that doesn't add much—or anything—to your benefits cost. Aflac Plus Rider now offers compensation for human coronavirus hospital stays as short as four days. That's on top of the support offered through other Aflac policies, including wellness coverage (which covers testing and vaccination), short-term disability and, starting in the spring or summer of 2021, critical illness plans that incorporate coronavirus coverage.

Here's how the Aflac Plus Rider can support your employees through these extraordinary times:

- ▶ For hospital stays of four to nine days: \$1,250
- ▶ For hospital stays of 10 or more days: \$3,125
- ▶ For confinement in an intensive care unit: \$5,000

Coverage kicks in earlier with the Aflac Plus Rider than it does with many other major carriers' coronavirus insurance coverage. Let's say that a worker contracts human coronavirus and needs a five-day hospital stay to receive care. This employee doesn't need a ventilator, though; her doctor just wants to monitor her condition. That worker would get \$1,250 to cover whatever costs she needs, whether it's directly related to care or just to cover bills. Some other leading carriers require a hospital stay of 14 or more days; others don't offer coverage unless the policyholder is placed on a ventilator and is confined to the ICU.

Given that treatment is becoming more sophisticated, plenty of patients don't need two weeks in the hospital to recover from COVID-19—great news for them, but what if their coverage doesn't recognize shorter hospital stays? The Aflac Plus Rider circumvents this problem to help support your employees when they need it, because we know that even shorter hospital stays can cause financial and emotional stress.

People who currently have the Aflac Plus Rider get this additional coverage at no additional cost, and many people who have accident, hospital indemnity, short-term disability or cancer insurance coverage through Aflac can add on the rider if they wish.^{1,2} It also provides benefits for covered hospital stays because of influenza, pneumonia, H5N1 bird flu and Ebola. And as with most Aflac coverage plans, none of this has to cost you anything—employees can shoulder the cost.

In addition to Aflac Plus Rider, many of our plans pay wellness benefits for coronavirus testing, antibody testing or vaccinations once they're available. We also recognize that COVID-19 has stressed out your employees, so starting in the spring or summer of 2021, our critical illness insurance coverage will include mental health benefits.

We know you want your employees to thrive during difficult times: 79% of business decision-makers are offering workers some accommodations for COVID-19, including flexible scheduling, paid time off for people caring for family members with COVID-19 and other forms of financial support.¹

And your employees notice when you take care of them: 73% of employees who enrolled in supplemental coverage offered by their employers are satisfied with their jobs, compared with just 56% of workers whose employers don't offer supplemental insurance as an option.¹ They may be called “employee benefits,” but happy workers benefit you too.

²Availability of the Aflac Plus Rider may vary by state.

Content within is a benefits overview only, it does not provide full disclosure and is not an exact description of any policy or rider. Coverage may not be available in all states, including but not limited to New York. Benefits/premium rates may vary based on plan selected. Refer to the state-specific policy and riders for complete details, limitations, and exclusions. In Arkansas, Riders CIRIDERAR, CIRIDERHAR. In Oklahoma, Riders CIRIDEROK, CIRIDERHOK. In New Jersey, Riders CIRIDERNJ and CIRIDERH NJ. In Oregon, Riders CIRIDEROR, CIRIDERHOR. In TX, Riders CIRIDERTX, CIRIDERHTX. The Aflac Plus Riders are not available for residents in Idaho, New York, Pennsylvania or Virginia.