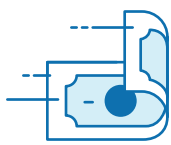


# How critical illness coverage helps employees

Even after paying the ever-rising premiums, many Americans find themselves struggling to pay expenses their health insurance doesn't cover in the event of a critical illness. That's not surprising, given the increasing costs of treatment, care, copayments and deductibles.

**Health insurance can be costly and isn't designed to cover all the treatment costs needed for a critical illness.**



**2x**

Average family premiums have increased at least **twice as fast** as wages since 2010.<sup>1</sup>



**31%**

of covered workers have a high deductible plan.<sup>2</sup>



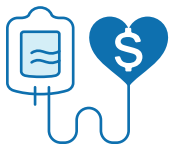
**\$100,000**

Even with health insurance that provides 80% coverage, the remaining 20% for a major surgery can exceed \$100,000.<sup>3</sup>



**20%**

of cancer patients and their families estimated spending more than **\$20,000** each year in total out-of-pocket costs.<sup>4</sup>



**\$2,000**

Patients with heart disease typically have out-of-pocket costs of more than **\$2,000** per year.<sup>5</sup>



**2/3**

of people who file for bankruptcy cite medical issues as a key contributor to their financial downfall.<sup>6</sup>

1 Kaiser Family Foundation. "Average Family Premiums Rose 4% to \$21,342 in 2020, Benchmark KFF Employer Health Benefit Survey Finds." Published 10.8.2020. Accessed 1.14.2021.

2 Kaiser Family Foundation. "2020 Employer Health Benefits Survey." Published 10.8.2020. Accessed 9.10.21.

3 Debt.org. "Hospital and surgery costs." Updated Feb. 26, 2021. Accessed 4.19.21

4 Public Payers News. "Cost of Cancer Care Reaches Nearly \$150B Nationally." Published Jan. 15, 2020. Accessed 4.16.21

5 Reuters. "Almost half of U.S. heart disease patients struggle with medical bills." Published Feb. 11, 2019. Accessed 4.16.21

6 CNBC.com. "This is the real reason most Americans file for bankruptcy." Published Mon., Feb. 11, 2019, 11:32 A.M. EST. Accessed 4.16.21

**Critical illness coverage helps with expenses health insurance doesn't cover if employees experience:**



**Cancer**

1.8 million new patients a year.<sup>7</sup>



**Stroke**

795,000 cases a year.<sup>8</sup>



**Major organ transplant**

36,000 a year.<sup>9</sup>



**Kidney failure**

750,000 cases a year.<sup>10</sup>

**Even a \$5,000 benefit payment can be a big help with treatment and recovery expenses:**



Meeting the minimum family deductible of a high-deductible health plan, with up to \$2,200 left over.<sup>11</sup>

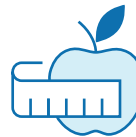


A treadmill to help with rehabilitation.<sup>12</sup>



**197**

Uber rides to health care appointments.<sup>13</sup>



**33**

Home visits with a registered dietitian.<sup>14</sup>

**Ask your Aflac representative for more information about critical illness options for your employees.**

7 National Cancer Institute. "Cancer Statistics." Published 2020. Accessed 1.15.2021.  
 8 CDC. Stroke Facts. Accessed 1.21.2021.  
 9 UNOS. "Organ Transplants in United States Set Sixth Consecutive Record in 2018." Published 1.8.2019. Accessed 1.15.2021.  
 10 University of California San Francisco. "The Kidney Project: Statistics." Published 2019. Accessed 1.21.2021.  
 11 HealthCare.gov. "High Deductible Health Plan (HDHP)." Updated for 2020. Accessed 1.14.2021.  
 12 Based on prices for RehabMill Treadmill (\$3,899), L7 Rehabilitation Treadmill (\$4,499) and TR7000i Commercial Treadmill (\$3,262).  
 13 Based on 2019 national average, \$25.37 per ride. Statista. "Average Quarterly Cost Per Ride of Ridesharing Services in the United States from 2017 to 2019." Published 12.8.2020. Accessed 1.14.2021.  
 14 Based on \$150 per session fee. Fees vary widely; this figure is on the higher end. CostHelper Health. "Nutritionist Cost." Accessed 1.14.2021.

This is a brief product overview only. The plan has limitations and exclusions that affect benefits payable. Refer to the plan for complete details. Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a whollyowned 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 Aflac of New York. Continental American Insurance Company | Columbia, SC