

Summertime hazards, meet supplemental insurance



As summer swells, so do many favorite activities — streetball, cookouts, fireworks, trips to the beach. But just as these joys of summer make for a time of play, they also make for a time of unrecognized risk.

While every activity involves a certain amount of risk regardless of the season, summer stands out as a time when the risks expand. Not only does the pleasant weather draw out a larger number of people and more activity among them, but it may also involve more dangerous and strenuous activities. Plus, a considerable portion of these activities take place under the beating sun. Extreme heat is fatal to more than 600 people in the U.S. each year, and it's safe to assume that these deaths aren't typically happening in winter.¹

The unrecognized hazards of summer

Teenagers taking summer jobs are among those heavily exposed to summer health hazards. While year-round jobs for young people are commonly indoors, summer jobs might not be. Whether they're working on a farm, at a park or at a summer camp, teens are performing physically demanding activities in substantial and often uncontrolled heat conditions. And they're doing this in growing bodies that are not fully developed. All of this can translate into teens facing considerably higher rates of job-related injuries.

But jobs are only one of summertime's unrecognized risks. Other activities can be just as chancy, or even flat-out dangerous.

Take fireworks, for example. On Independence Day or at neighborhood gatherings, fireworks can galvanize a community—and inflict a great deal of harm. Even NFL players have lost their fingers by playing with fireworks.² But that doesn't stop people from using them: 2022 saw about 10,000 people in the U.S. treated for fireworks-related injuries.³

The real cost of sunburns

Sunburns are usually accidental — and sometimes so severe that they have to be treated as actual accidents: More than 33,000 sunburns require emergency department visits each year, for a total estimated cost of \$11.2 million.⁴ In the long term, sunburns can become even more costly. With about 9,500 people diagnosed with the condition every day, skin cancer is the most common cancer in the U.S. And sunburns increase your risk of every kind of skin cancer.⁵ So not only are sunburns physically aggravating, but they can also lead to hospital visits, cancer and the associated costs of both.



Supplemental insurance can help your workforce make the most of summer

Employees who save their vacation time for the summer months —June, July and August— may not be prepared for the potential expenses of summertime’s risks and dangers. In fact, only 34% of employers indicate they offer supplemental insurance. Meaning employers have the ability to help their workforce become and stay prepared for the unexpected.⁶

Aflac provides a number of supplemental insurance options, and three in particular can be helpful in combating summertime risks turned realities: accident insurance, hospital indemnity insurance and cancer insurance. Helping employees pay for expenses that aren’t covered by health insurance can be a lifesaver, figuratively and literally. As the song goes, there ain’t no cure for the summertime blues — but there is help for the rest of the season’s ailments.

Aflac supplemental insurance, such as accident insurance, hospital indemnity insurance and cancer insurance, protects your employees from summer health hazards.

¹Centers for Disease Control and Prevention. "Extreme Heat." Last reviewed 6.17.2022. [Accessed 7.12.2023.](#)

²ESPN. "Buccaneers' Jason Pierre-Paul has embraced his amputations and grown; now he's helping me." Published 2.2.2021. [Accessed 7.12.2023.](#)

³Consumer Product Safety Commission. "2022 Fireworks Annual Report." Published June 2023. [Accessed 7.12.2023.](#)

⁴Center for Disease Control and Prevention. "Health and Economic Benefits of Skin Cancer Interventions." Last Reviewed 12.21.2022. [Accessed 7.12.2023.](#)

⁵American Academy of Dermatology Association. "Skin Cancer." Last reviewed 04.22.2022. [Accessed 7.12.2023.](#)

⁶Aflac WorkForces Report. "Workplace benefits trends." Published 2022. [Accessed 7.12.2023.](#)

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Accident: In Delaware, Policies A36100DE—A36400DE, & A3630FDE. Policy A371AA & A371BA. In Idaho, Policies A36100ID—A36400ID, & A3630FID. Policy A37000ID. In Oklahoma, Policies A36100OK— A36400OK, & A3630FOK. Policy A37000OK. In Virginia, Policies A36100VA – A36400VA, & A3630FVA. Policies A371AAVA & A371BAVA.

Cancer/Specified-Disease: In Delaware, Policies B70100DE, B70200DE & B70300DE. In Idaho, Policies B70100ID, B70200ID, B70300ID, B7010EPID, B7020EPID. Policy A72200ID. In Oklahoma, Policies B70100OK, B70200OK, B70300OK, B7010EPOK, B7020EPOK. Policy A72200OK. In Virginia, policies A75100VA—A75300VA.

Hospital Confinement Indemnity: In Delaware, Policies B40100DE & B4010HDE. In Idaho, Policies B40100ID & B4010HID. In Oklahoma, Policies B40100OK & B4010HOK. In Virginia, Policies B40100VA & B4010HVA.

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