



## There's no better feeling than welcoming a newborn into the world. But baby bliss can come at a high cost



Giving birth costs **\$18,865** on average, including prenatal treatment, delivery, hospital stays, and postpartum and newborn care.<sup>1</sup>



Many health insurance plans cover a large portion of pregnancy- and birth-related care, but the out-of-pocket costs can add up to **\$2,854** on average.



Even after health care bills are paid, parents can expect to spend an average of more than **\$22,850 per year** to raise their child.<sup>2</sup>

### Employers can support their workers' growing families by offering hospital indemnity and short-term disability insurance coverage

**40%**

of new mothers struggle to pay medical bills after giving birth.<sup>3</sup>

Hospital indemnity coverage offers cash benefits to help cover additional expenses not paid by insurance, while short-term disability helps replace income lost from missing work time. That means less financial stress for new parents, who can use the cash benefits to help cover hospital bills and newborn doctor appointments.

**Ready to add to your bundle of benefits?**  
**Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).**

<sup>1</sup>Forbes Advisor. "How Much Does It Cost To Have A Baby?" Published 4.28.25. [Accessed 7.23.25.](#)

<sup>2</sup>Parents. "A State-by-State Breakdown of Exactly How Much It Costs to Raise a Child." Published 2.20.25. [Accessed 7.23.25.](#)

<sup>3</sup>Healthday. "Childbirth Can Bring Worrying Medical Bills, Even With Insurance." Published 11.8.24. [Accessed 7.23.25.](#)

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Individual Aflac Short-Term Disability plans: In Delaware, Policies A57600DE & A57600LB. In Idaho, Policy A57600IDR. In Oklahoma, Policies A57600OK & A57600LBOK. In Virginia, Policies A57600VA & A57600LBVA. Individual coverage is underwritten by American Family Life Assurance Company of Columbus. Group coverage is underwritten by Continental American Insurance Company (CAIC), a wholly owned subsidiary of Aflac Incorporated. 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 individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by American Family Life Assurance Company of New York.