



Protect the ducklings: How Aflac supports children's health

Many businesses say that family comes first. But employees know that it's what employers do, not what they say, that matters. Beyond all the talk, are there actual policies in place to support parents?

At any workplace, parents can be effective, productive team members—according to a survey, parents have a smaller drop in productivity compared to employees without children.¹ Perks such as flexible work policies, child care assistance and benefit options that include coverage for dependent children can go a long way in attracting and retaining these valuable employees.

That's why Aflac helps ensure that our supplemental policies respond to the needs of employees with children. No parent wants to think about a child having an illness, injury or accident, but most parents want to know that their employer cares enough to offer protection in case of the unexpected.

And in the aftermath of the Covid-19 pandemic, parents are all too aware of how illness can impact a family's financial health. More than 1 in 5 people surveyed for the [2020-2021 Aflac WorkForces Report](#) said they felt financial strain because of unexpected costs caring for a child, family member or dependent. Close to half said they couldn't pay \$1,000 or more for out-of-pocket expenses in case of a serious illness or accident without relying on debt or credit.²

Benefits decision-makers can offer their employees Aflac policies, often at little or no cost to the business, that help provide peace of mind. And it's not necessarily just for young families—depending on the state of residence, employees can cover dependent children up until age 26. Our benefits include:

- Hospital indemnity insurance that pays cash benefits for expenses that may not be covered by health insurance. A dependent child rider can also be added that pays a cash benefit to help if the dependent child is in the ICU in addition to other hospital indemnity payments.
- Critical illness insurance that covers dependent children at 50% of the amount the primary insured would be available at no additional cost to the employee.
 - A childhood conditions rider can be added to pay a cash benefit for children diagnosed with cystic fibrosis, cerebral palsy, cleft lip or cleft palate, Down syndrome, spina bifida, type 1 diabetes, autism spectrum disorder and phenylalanine hydroxylase deficiency disease.
 - A critical illness enhancement rider can also be added that helps pay for lodging and transportation for patients and their families for treatment related to a covered critical illness.



- Accident insurance that pays a cash benefit if a covered child is injured. The policy also pays benefits that can help with expenses from covered injuries and conditions such as concussion and fractures, and can help pay for logistics such as ambulance rides, medical tests and lodging.
- Cancer insurance that allows dependent children to be covered at no extra charge to the employee.

Aflac's supplemental policies are designed to help ease the burdens of all employees. That includes working parents—the 72.3% of working women who are mothers to children under age 18, and the 92.3% of working men who are parents to children under age 18.³ When employees with children can breathe easier knowing the most important things are covered, families and businesses thrive.

Ready to protect the ducklings of your workforce? To learn more, contact your Aflac benefits advisor or complete the “Request Info” form at [Aflac.com/business](https://www.aflac.com/business).

Care, comfort and hope for children with cancer

The Aflac Duck is known worldwide, but there's one thing about him most people don't know: He's a very good friend to children with cancer.

As part of our contribution of more than \$172 million to children with cancer, Aflac has distributed about 6,500 My Special Aflac Duck® robotic toys to children with cancer in hospitals in the United States and Japan.⁴ Our goal is to give one of the ducks to every child age 3 and older diagnosed with cancer.

My Special Aflac Duck® is soft and cute, but he's so much more than a stuffed animal. The duck is a “smart” social companion who helps provide comfort and entertainment during treatment. The lifelike duck can sing along to music, nuzzle the child's hand and even mirror emotions. When one duck comes within 5 feet of another duck, they start quacking in conversation, potentially giving children in cancer units an icebreaker to get to know each other and feel less lonely.⁵

Children can engage in medical play with their ducks too. The duck has a chemotherapy port and tubing that can be attached; as treatment begins, the duck's heart beats a little faster and he quacks nervously, but when the child pets him, his heartbeat slows and he calms. An optional accompanying app helps children and their parents personalize the experience even more.

Besides the My Special Aflac Duck initiative, the Aflac Childhood Cancer Campaign also funds care and research at the Aflac Cancer and Blood Disorders Center at Children's Healthcare of Atlanta. The Aflac Parents House in Japan provides spacious and comfortable accommodations for patients and their families during treatment.⁶



¹ Yahoo! Finance. "Parents Are More Productive Working at Home Than Workers Without Kids: Study." Published 5.16.2020. [Accessed 3.22.2021.](#)

² Aflac. "Aflac WorkForces Report: Workplace Benefits Trends Executive Summary." Published September 2020. [Accessed 3.22.2021.](#)

³ U.S. Bureau of Labor Statistics. "Employment Characteristics of Families Summary." Published 4.21.2020. [Accessed 3.22.2021.](#)

⁴ Aflac. "2019 Corporate Social Responsibility Report." Published 2020. [Accessed 3.22.2021.](#)

⁵ Aflac. "My Special Aflac Duck." Published 2018. [Accessed 3.22.2021.](#)

⁶ Aflac. "Aflac Childhood Cancer Campaign." Published 2021. [Accessed 3.22.2021.](#)

Accident: In Idaho, Policies A36100ID–A36400ID, & A3630FID. In Oklahoma, Policies A36100OK–A36400OK, A3630FOK; or Policies A371AAOK, A371BOK. In Virginia, Policies A35100VA–A35400VA, A35B24VA, A35BOFVA; or Policies A371AAVA, A371BAOK. **Critical Illness/Specified Health Event:** In Idaho, Policies A71100ID & A71200ID. In Oklahoma, Policies A71100OK & A71200OK. In Virginia, Policies A71100VA & A71200VA. Or Policies: In Idaho, Policies A73100ID & A7310HID. In New York, Policy NY72100. In Oklahoma, Policies A73100OK & A7310HOK. In Virginia, Policy A73100VA. Or Policies: In Idaho, Policies A74100ID, A74200ID, A74300ID. In Oklahoma, Policies A74100OK, A74200OK, A74300OK. In Virginia, Policies A74100VA, A74200VA, A74300VA. **Lump Sum Critical Illness:** In Idaho, Policies A73100ID & A7310HID. In Oklahoma, Policies A73100OK & A7310HOK. In Virginia, Policy A73100VA. **Cancer/Specified-Disease:** In Idaho, Policies A78100ID–A78400ID. In New York, Policies, NY78100–NY78400. In Oklahoma, Policies A78100OK–A78400OK. In Virginia, Policies A75100VA–A75300VA. **Aflac Plus Rider:** In Oklahoma, Riders CIRIDEROK, CIRIDERHOK.

The Aflac Plus Riders may not be available in all states, including but not limited to, in Idaho, New York, Pennsylvania or Virginia.

Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York.

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Coverage may not be available in all states. Benefits/premium rates may vary based on state and plan levels. Optional riders may be available at an additional cost. Policies/riders have limitations and exclusions that may affect benefits payable. For complete details, including availability and costs, please contact your local Aflac benefits advisor.