

Aflac can help protect your male employees



You can't fix all of the health issues that your male employees face, but there is one major health factor that you can do something about: lack of insurance.

Men are less likely to have health insurance than their female counterparts,¹ putting them at risk of not being able to seek the care they need, or [avoiding care altogether](#). When that happens, the unique physical and behavioral health issues that men face can escalate, even though there are easy, cost-friendly solutions available.

Men are physically vulnerable ... even when they feel like Superman

There's only one Man of Steel, and he's fictional. Here in the real world, [men are vulnerable](#) to all kinds of physical hardships, including cancer and other critical illnesses, accidents and disabilities.

Men are more likely to be diagnosed with conditions such as heart disease and liver disease—which men are twice as likely as women to die from—and certain cancers.^{2,3} Prostate, [colorectal](#), lung and skin cancers are just some of the cancers that often affect men.⁴

They also face a greater risk of accidents, and not just from [car accidents](#). Jobs with a high risk of occupational injury—construction, commercial fishing, manufacturing, mining—are often dominated by men.⁵ Together, work and leisure activities put men at high risk of [accidental injury](#)—the third-leading cause of death in men, behind only heart disease and cancer.⁶

These accidental injuries can lead to disabilities. In fact, 25% of 20-year-olds can expect [a disabling condition](#) to keep them out of work for at least a year before they reach normal retirement age.⁷

And all of this is compounded by that Man of Steel mindset of avoiding asking for help: Two-thirds of men [avoid going to the doctor](#),⁸ citing being too busy to go (22%), being afraid to find out what might be wrong (21%) and not wanting to have uncomfortable exams such as prostate or rectal exams (18%) as their top three reasons for not going. More than 40% of men only visit the doctor when they're afraid they have a serious medical condition. And 19% of men say they go so that a significant other or another loved one will stop nagging them about it.⁹



Getting men to visit the appropriate care providers is a good start, but one that ultimately relies on their own initiative. Your role as the person determining their benefits is more direct: You can help them find a way to combat the [high costs of health care](#).

With Aflac, you can help protect your male employees

Thirteen percent of men admit that concerns over medical costs keep them up at night.¹⁰ This [financial stress](#) shouldn't be taken lightly, and it can be part of the reason that men are afraid to find out what might be wrong with their bodies.

Aflac offers coverage and benefits that can help encourage routine care and checkups. While Aflac's products are beneficial for all employees, some of them help respond to men's specific health care needs. Aflac supplemental insurance pays directly to the insured and is in addition to any benefits paid by health insurance. Here are some ways Aflac can help you protect your male employees:

- **[Cancer insurance](#)**: Aflac cancer insurance helps with medical and nonmedical expenses such as travel to and from treatment centers, helping keep life as normal as possible for policyholders and their families.
- **[Accident insurance](#)**: Aflac accident insurance provides benefits for ambulance rides, emergency room observation, diagnostic testing, hospital stays, concussion care and more.
- **Wellness benefits**: Many Aflac products, including accident and cancer insurance, pay policyholders for getting routine checkups—helping out the 10% of men who say they'd be motivated to see a medical professional if they directly received a cash benefit as part of an insurance claim.¹²
- **[Short-term disability insurance](#)**: Aflac short-term disability insurance can help make sure that your employees' income is protected so that they can pay their bills if they're unable to work due to a covered condition.
- **[Critical illness](#)**: Aflac critical illness insurance helps cover expenses related to serious conditions common in men, such as heart attack, stroke and coronary bypass surgery, in addition to cancer and human organ transplants. On the group critical illness plan, there are also optional riders that provide benefits for specific severe mental health conditions and substance use disorders.
- **NeuroFlow**: Available with certain Aflac disability products, the NeuroFlow app provides early intervention and resiliency tools for mental health. The app works with employees at all points on the mental health journey and creates a feedback loop between employees and caregivers, making it particularly useful to men, who may be more reluctant to discuss mental health issues.
- **BrightDime**: A new addition to the Aflac suite of value-added services, BrightDime is a financial wellness program that offers your employees tools to help them create plans and goals for their individual financial situations and stay on track, helping reduce financial stress.

Ready to help your male employees lead healthier lives? Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).

- ¹ Kaiser Family Foundation. "Women's Health Insurance Coverage." Published 11.8.2021. [Accessed 4.4.2022.](#)
- ² Institute for Health Metrics and Evaluation. "Men Twice as Likely as Women to Die of Liver Cirrhosis." Published 1.22.2020. [Accessed 4.4.2022.](#)
- ³ Farrell Disability Law. "Men's Health Month Raises Awareness of Long-Term Disability Risks." Published 7.3.2020. [Accessed 4.4.2022.](#)
- ⁴ American Cancer Society. "Cancer Facts for Men." Updated 8.27.2021. [Accessed 4.4.2022.](#)
- ⁵ The Oakland Press. "Why men are at a higher risk for unintentional injury and death." Published 8.8.2021. [Accessed 4.4.2022.](#)
- ⁶ Centers for Disease Control and Prevention. "National Vital Statistics Reports, Volume 70, Number 9." Published 7.26.2021. [Accessed 4.15.2022.](#)
- ⁷ Council for Disability Awareness. "Disability statistics." Updated 9.30.2021. [Accessed 4.4.2022.](#)
- ⁸ WMAR-2 News. "Men's Health Month: Why most men avoid doctor visits." Updated 6.28.2021. [Accessed 4.4.2022.](#)
- ⁹ Northwest Primary Care. "Why 60% of Men Aren't Going to the Doctor." [Accessed 4.4.2022.](#)
- ¹⁰ Aflac. "2021 Aflac Men's Health Issues Survey, 2021 Findings." Published 2021. [Accessed 4.4.2022.](#)

Individual Cancer

In Arkansas, Policies B70100AR, B70200AR, B70300AR, B7010EPAR, B7020EPAR. In Idaho, Policies B70100ID, B70200ID, B70300ID, B7010EPID, B7020EPID. In Oklahoma, Policies B70100OK, B70200OK, B70300OK, B7010EPOK, B7020EPOK. In Oregon, Policies B70100OR, B70200OR, B70300OR, B7010EPOR, B7020EPOR. In Pennsylvania, Policies B70100PA, B70200PA, B70300PA. In Texas, Policies B70100TX, B70200TX, B70300TX, B7010EPTX, B7020EPTX.

Individual Accident

In Arkansas, Policy A37000AR. In Idaho, Policy A37000ID. In New York, Policy NY37000. In Oklahoma, Policy A37000OK. In Oregon, Policy A37000OR. In Pennsylvania, Policy A37000PA. In Texas, Policy A37000TX. In Virginia, Policies A371AAVA & A371BAVA.

Individual Short-term disability

In Arkansas, Policies A57600AR & A57600LBAR. In Idaho, Policy A57600IDR. In New York, Policy NY57600. In Oklahoma, Policies A57600OK & A57600LBOK. In Oregon, Policies A57600OR & A57600LBOR. In Pennsylvania, Policies A57600PA & A57600LBPA. In Texas, Policies A57600TX & A57600LBTX. In Virginia, Policies A57600VA & A57600LBVA.

Individual Critical illness

In Arkansas, Policies A73100AR & A7310HAR. In Idaho, Policies A73100ID & A7310HID. In New York, Policy NY72100. In Oklahoma, Policies A73100OK & A7310HOK. In Oregon, Policies A73100OR & A7310HOR. In Pennsylvania, Policy A73100PA & A7310HPA. In Texas, Policies A73100TX & A7310HTX. In Virginia, Policy A73100VA

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This is a brief product overview only. Coverage may not be available in all states Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. Plans and riders may also contain a waiting period. Refer to the exact plans and riders for benefit details, definitions, limitations and exclusions. For availability and costs, please contact your local Aflac agent/producer.

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