

Know the difference: cancer insurance vs. critical illness insurance



With heart disease and cancer being the top two causes of death in the United States,¹ it's important to safeguard your employees—both in terms of care and helping them to pay for that care.

Your investment in insurance will go further if you understand the benefits you're offering. Here's what to know about two types of insurance that are often confused: cancer insurance and critical illness insurance, two types of supplemental insurance designed to step in where health insurance falls short. After all, health insurance wasn't ever intended to cover all costs and services 100%—and that's where supplemental coverage comes into play.

Cancer insurance vs. critical illness insurance

Cancer insurance helps cover costs pertaining to, you guessed it, cancer. This coverage applies to [breast cancer](#), colon cancer and all other types of the disease, helping pay for tests as well as treatments such as chemotherapy. But it doesn't stop there. In addition to medical expenses, [Aflac's cancer insurance](#) can help pay for nonmedical expenses such as travel and lodging, which can help keep life as normal as possible for policyholders and their families—just like accident and hospital insurance.

Critical illness insurance also helps cover the costs of cancer ... as a starting point. As its name indicates, critical illness insurance applies to certain common critical illnesses, including heart attacks, strokes, kidney failure and more. Paying benefits directly to policyholders (unless benefits are assigned) to use as they see fit, [Aflac's critical illness insurance](#) helps cover the costs of treatments, ambulance rides, physical therapy and more, including the costs of daily living where health insurance doesn't apply.

Critical illness insurance isn't a replacement for cancer insurance

At this point, you might wonder: If critical illness insurance covers cancer too, then why bother with cancer insurance? It's a good question. Think of it this way: If critical illness insurance is a jack of all trades, cancer insurance is a master of one. It won't cover the breadth of illnesses that its cousin does, but it takes coverage of cancer expenses to a deeper level. Critical illness insurance isn't a replacement for cancer insurance; it's a complement to it.

Which means you don't have to choose between the two.



Twice as nice

Cancer insurance and critical illness insurance supplement your more wide-reaching health insurance. They don't replace health insurance—but as a combination, health insurance, cancer insurance and critical illness insurance provide more complete and well-rounded coverage. If you take out any arm of this suite of coverage, your protection is weakened.

If your employee suffers a heart attack, odds are that person would prefer to have more than just cancer insurance. Similarly, if an employee is diagnosed with cancer, he or she is likely to want the benefits of both cancer insurance and critical illness insurance as opposed to just one.

Though the benefits of each form of coverage may fluctuate when combined, Aflac's cancer insurance and critical illness insurance can be packaged together. They can also be joined with [accident insurance](#), [hospital insurance](#) and short-term [disability insurance](#), helping protect your employees from everything you can think of—and the things you can't.

Want to maximize your employees' protection? Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).

¹ Centers for Disease Control and Prevention. "Leading Causes of Death." Updated 3.1.2021. [Accessed 9.1.2021](#).

Cancer: In Idaho, Policies B70100ID, B70200ID, B70300ID, B7010EPID, B7020EPID. In Oklahoma, Policies B70100OK, B70200OK, B70300OK, B7010EPOK, B7020EPOK. In Virginia, Policy A73100VA. Critical Illness: In Idaho, Policies A73100ID & A7310HID. In Oklahoma, Policies B71100OK & B7110HOK. In Virginia, Policy A73100VA.

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. Policies and riders may also contain a waiting period. Refer to the exact policies and riders for benefit details, definitions, limitations and exclusions.

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