With heart disease and cancer being the top two causes of death in the United States, it’s important to safeguard your employees — both in terms of offering benefits that promote early detection, and protecting their finances in the event of a diagnosis and costly care.

Your investment in insurance will go further if you understand the types of coverages available. 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 created to step in and pay directly to the employee, in addition to their health insurance, to help cover out-of-pocket expenses. After all, health insurance wasn’t designed to cover all costs and services 100% — and that’s why supplemental coverage is so important.

**Cancer insurance vs. critical illness insurance**

Cancer insurance pays benefits to help 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, but it doesn’t end there. 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.

At some point in their lives, your employees may face a diagnosis of cancer or another type of critical illness. What you can’t predict is which type of diagnosis they will face.

That’s why Aflac’s cancer insurance and critical illness insurance are most powerful when packaged together, protecting your employees for the unexpected. 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.**

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

Short-Term Disability: In Idaho, Policy A57600IDR. In Oklahoma, Policies A57600OK, A57600LBOK. In Virginia, Policies A57600VA, A57600LBVA.

This is a brief product overview only. Coverage may not be available in all states, including but not limited to ID, NJ, NM, NY, or VA. 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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