

# Help your business by supporting your employees



To cover their bills, your employees need the paychecks you give them. That's hardly a news flash. But here's something that might not be as immediately obvious: Just as your employees' financial health is tied to the success of your business, your business's financial health is tied to that of your employees.

Given that your business is the one flowing money into your employees' pockets, that connection might seem murky at first. To understand why it's in your financial interest to support your team's financial health, it's important to understand something most Americans experience at some point: financial stress.

## **Your employees' financial stress is justified**

In a world with hefty medical bills not covered by health insurance, rising gas prices and unexpected costs that can pop up at any time, a resilient savings account balance is vital. But that's something your employees might not have. More than 50% of Americans are concerned about the amount of their emergency savings,<sup>1</sup> and in 2025, around 37% of Americans had to dip into their emergency savings.<sup>2</sup> Worse, 18% of Americans have no emergency savings at all.<sup>2</sup>

Though it might not be obvious, a number of your employees probably fall into one of these categories which explains their financial stress. More than a tight budget, financial stress can elicit excess worry and fear about unexpected accidents or medical issues, either of which could send your employees into a financial tailspin.

## **Aflac can help nourish financial health for you and your employees**

Your employees' financial stress has a direct effect on you as their employer. Employees who are financially stressed are five times more likely to be distracted by finances while at work, impacting their productivity and causing them to be more likely to leave.<sup>3</sup> Generalized across the U.S. workforce, this missed work is estimated to cost employers \$183 billion annually in lost productivity.<sup>4</sup>

But just as employees' financial woes can hurt their employers' finances, an uptick in their financial health can help enhance the financial health of their employers. By enabling financial care for your employees, Aflac can help you get the best two-for-one return.



To say that Aflac helps insureds get proper medical care is to paint only part of the picture. In helping insureds afford care, Aflac helps care for your employees' financial health just as much as their physical health. The two forms of health are intertwined — so much so that people often have to pick one over the other. And when people sacrifice their financial health, it's not so easy to recover: 2 in 5 Americans report having debt from unpaid medical bills.<sup>5</sup>

Through our [supplemental accident](#), [supplemental critical illness](#), [group dental](#) and other types of coverage, we help protect your finances by protecting that of your employees. But medical savings aren't the only way Aflac bolsters financial stability.

### **We offer more than financial protection — we now offer financial wellness**

Unanticipated medical costs are just one factor that can contribute to financial stress. Student loans, rising housing costs, inflation — all of it plays a role. And as evidenced by the nearly 50% of six-figure earners who live paycheck to paycheck,<sup>6</sup> sometimes people simply need help with their money management. Aflac can help with this, too.

We've partnered with BrightDime, a financial wellness program available as a value-added service when other Aflac products are offered. With BrightDime, Aflac can provide your employees with financial goal-setting tools, money organization resources and easy-to-understand financial education. BrightDime's convenient user dashboard enables employees to track their budgets and financial goals in real time, review their spending and personal balance sheets, and more. Employees can then use these tools along with educational content to plan and achieve their financial goals, such as paying off student loans, boosting their credit scores and buying a home.

For more than 70 years, we've been in the business of helping protect people's wallets, and that's precisely what this partnership will help us continue to do. We're here to help your employees create a financial plan and protect that plan in the face of the unexpected — enhancing their financial health and yours for the long term.

**Ready to help your employees become financially strong? Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).**



<sup>1</sup> The Currency. "The Safety Net: Americans have \$500 in emergency savings." Published 2025. [Accessed 12.12.25](#).

<sup>2</sup> Bankrate. "Bankrate's 2025 Annual Emergency Savings Report." Published 11.19.25. [Accessed 12.12.25](#).

<sup>3</sup> TIAA Institute. "TIAA Institute report finds ties between financial stress and mental health." Published 2.28.24. [Accessed 12.12.25](#).

<sup>4</sup> AnxietytoZen. "How Much Money Is Lost Each Year Due To Stress?" Published 9.25.25. [Accessed 12.12.25](#).

<sup>5</sup> Forbes. "Health Insurance Facts And Statistics 2025." Audited & Verified 1.2.25. [Accessed 12.12.25](#).

<sup>6</sup> Investopedia. "Why Upper-Middle Earners Are Living Paycheck to Paycheck." Updated 11.25.24. [Accessed 12.12.25](#).

Aflac has entered into a marketing alliance with BrightDime whereby BrightDime may provide up to one year of complimentary financial services from BrightDime to individuals who are employees of accounts that choose to make BrightDime available to them. Other than this marketing alliance, Aflac and BrightDime are not affiliated in any way. Aflac makes no representations or warranties regarding BrightDime's products or services, and is not responsible for any products or services provided by BrightDime. The complimentary financial services from BrightDime is not available to employees of Aflac accounts located in ID, MD, MN, NM, NY or PR. BrightDime is not available to residents of ID, MN or NM. Additional state restrictions may apply and benefits may vary by state.

Aflac refers to the following companies: American Family Life Assurance Company of Columbus, American Family Life Assurance Company of New York, Continental American Insurance Company, and Continental American Life Insurance Company. Dental and vision insurance plan administrative services are provided by Aflac Benefit Solutions, Inc. and SKYGEN USA, LLC.

Please see coverage documentation applicable to your situs state for further details.

Individual supplemental insurance coverage is underwritten by American Family Life Assurance Company of Columbus. Group supplemental insurance 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. **Accident:** In Delaware, Policies A38100DE — A38300DE & A3820FDE. In Idaho, Policies A38100ID — A38300ID. In Oklahoma, Policies A38100OK — A38300OK & A3820F0K. In Virginia, Policies A38100VA — A38300VA & A3820FVA. **Critical Illness:** In Delaware, Policies B71100, B71200, B7130H & B7140H. In Oklahoma, Policies B71100OK, B71200OK, B7130HOK & B7140HOK. **This is a brief product overview only.** Coverage may not be available in all states, including but not limited to ID, NJ, NM, NY, PA, VA or VT. Benefits/premium rates may vary based on state and plan level selected. Optional riders may be available at an additional cost. Policies and riders may also contain a waiting period. Refer to the exact policy and riders for benefit details, definitions, limitations and exclusions. For availability and costs, please contact your local Aflac agent/producer.

**NOTICE:** The coverage offered is not a qualified health plan under the Patient Protection and Affordable Care Act (ACA) and is not required to satisfy essential health benefits mandates of the ACA. The coverage provides limited benefits.

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