

# Is your staff ready for back-to-school time?



With stores trading their swim trunks and tank tops for sweatshirts, jeans and backpacks, it's clear that back-to-school season is upon us—although this transition is about far more than what's on sale at Amazon. For kids, teenagers and college students, it's about a return to education and the social atmosphere surrounding it. But as your employees prepare to send their children back to school, notebooks and calculators aren't the only things they may be worried about.

Returning to school means returning to activity beyond just the classroom and cafeteria. It's a return to sports, musical theater and other extracurricular activities, a return to field trips, band and choir competitions, social gatherings and so much more. And as a result of this sudden increase in activity, back-to-school season is also back to something else: accidents.

There are dozens of different accidents that students may be worried about—falling asleep in class, ripping a hole in their pants, freezing up when trying to talk to a crush. But chances are the parents and college students among your employees may be worried about a different type of accident altogether. And they're right to be concerned.

## **Sports-related injuries in high school students—and younger children, too**

In the United States, about 30 million children and teens participate in some kind of organized sports each year.<sup>1</sup> Over this same span, an estimated 2 million high school athletes suffer some type of injury, with 30,000 requiring hospitalization.<sup>2</sup> Additionally, male and female NCAA Division 1 athletes alone average 2.2 and 2.4 injuries, respectively, over a three-year period.<sup>3</sup>

Younger children are also far from immune—every year, 3.5 million children ages 14 and younger receive medical treatment for sports injuries.<sup>2</sup> And the lion's share of these injuries don't even occur during competition: 62% happen at practice.<sup>1</sup>

Yet students don't need to join a sports roster to be at risk. Although today's average child spends less than three years playing a sport, quitting by age 11,<sup>4</sup> physical education is a required class in most elementary, middle and high schools. Put another way, just as injuries can happen in practice, they can also happen during class. In fact, each year, more than 40,000 children are injured so badly in gym class that they wind up in the emergency room.<sup>5</sup>



## “School safety” includes accidental injuries too

Sports aren't the only sphere in which students engage in risk—far from it. As 200,000 children are treated in U.S. emergency rooms for playground equipment-related injuries each year, even recess can lead to an unexpected accident, and the associated costs.<sup>6,7</sup>

Accidents are exactly that—accidents—and even the safest environments can invite them. Children can have accidents just walking to and from class; a striking 55% of all major school-related accidents are caused by slips, trips and falls.<sup>8</sup> One awkwardly placed footstep, and suddenly your employee may be trying to strike a balance between their child's health and their family's budget.

## Your role: Being an advocate for family protection

As an employer, this is a place where you can support your employees, potentially even before they see the need. With the costs of common injuries being far from pocket change—the typical cost to treat a broken arm is \$2,500, even without surgery<sup>9</sup>—providing an insurance option that offers coverage beyond your general health plan can help protect families when they need it most. Aflac's supplemental accident insurance policies can help your employees with the medical bills incurred from a covered school injury, and the cash benefits could also be used to help with other related costs, such as additional child care if needed (or maybe the occasional treat to cheer up the patient).

This coverage may very well be needed in record numbers as families enter the first “regular” school year after the disruption of the pandemic. Throughout the country, sports seasons and other extracurricular activities were canceled, field trips went virtual and in-person social events were eliminated. In response, kids, teens and college students may want to be even more active than they were before, particularly those who are returning to school for the first time since early 2020.

Learning limits is a part of childhood. And now that they've seen how quickly the activities they once took for granted can vanish, students of all ages may very well be learning new limits as they push themselves to their greatest capacity. With this renewed passion, accidents are going to happen ... and so are the costs they come with. But as an employer, you have the power to help your employees face them with confidence.

**Ready to help your employees' families hit the books (but not the pocketbooks)?  
Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).**

<sup>1</sup> Stanford Children's Health. “Sports Injury Statistics.” Published 2020. [Accessed 5.25.2021](#).

<sup>2</sup> Weinstein Legal. “Surprising Statistics About Injuries In High School Sports.” Published 4.17.2020. [Accessed 5.25.2021](#).

<sup>3</sup> Noob Gains. “19 College Athlete Injury Statistics (The Risk of Sports).” Published 11.12.2020. [Accessed 6.1.2021](#).

<sup>4</sup> Aspen Institute, Project Play. “Survey: Kids Quit Most Sports By Age 11.” Published 8.1.2019. [Accessed 5.25.2021](#).

<sup>5</sup> Injury Claim Coach. “Gym Class Accidents and Injuries: Proving School Liability.” Published 2.3.2019. [Accessed 5.25.2021](#).

<sup>6</sup> BioMed Central. “Playground equipment-related extremity fractures in children presenting to US emergency departments, 2006-2016.” Published 9.21.2020. [Accessed 5.21.2021](#).

<sup>7</sup> Healthgrades. “Common Illnesses and Injuries in Schools.” Updated 4.26.2021. [Accessed 5.21.2021](#).

<sup>8</sup> Greenberg & Stein. “5 Common Accidents That Happen At School.” Published 5.8.2019. [Accessed 5.21.2021](#).

<sup>9</sup> CostHelper. “Broken Arm Cost.” Published 2021. [Accessed 5.21.2021](#).

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

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. For availability and costs, please contact your local Aflac agent/producer. In Idaho, Policies A36100ID–A36400ID, & A3630FID. In Oklahoma, Policies A36100OK– A36400OK, & A3630FOK. In Virginia, Policies A36100VA – A36400VA, & A3630FVA.

**Aflac | WWWHQ | 1932 Wynnton Road | Columbus, GA 31999**