

How Aflac supports people with sickle cell disease



Some medical issues are essentially celebrities — pro sports leagues raising awareness and support, notable people sharing their struggles. Others tend to be left out of the spotlight. One of those conditions is sickle cell disease, a condition so life changing that all newborns in the United States are tested for the disease before leaving the hospital.

What is sickle cell disease, and who does it affect?

Sickle cell disease is an inherited red blood cell disorder. The misshapen red blood cells in people with SCD die early, causing a constant shortage. Further, when traveling through small blood vessels, the cells are prone to getting stuck, blocking blood flow and causing extreme pain and other significant problems, including infections and strokes.¹

This condition affects 100,000 Americans and deals an unequal blow to minorities. SCD occurs in 1 out of every 365 Black or African American births and 1 in 16,300 Hispanic American births.² On top of that, the U.S. incident estimate for sickle cell trait was 73.1 cases per 1,000 black newborns, 3.0 cases per 1,000 white newborns and 6.9 cases per 1,000 hispanic newborns.³

People with the sickle cell trait won't necessarily have symptoms of the disease, but they can pass it on to their children. And while those with the trait typically carry just one of the two defective genes that cause the production of abnormal hemoglobin, conditions such as severe dehydration and intense physical activity can lead to grave health issues including sudden death.⁴

How Aflac is providing sickle cell disease support to planholders and communities

Through numerous group and individual plans, Aflac helps enrollees in their fight against SCD. Sickle cell is now one of the diseases eligible for benefits on the specified disease rider in the group critical illness plan. And starting in 2022, SCD will be covered in the bone marrow transplant benefit under the same plan. SCD is also one of the critical illnesses eligible for benefits under the [Aflac Plus Rider](#), which can be attached to accident, hospital, disability and cancer policies on the individual product level.

Additionally, between accident insurance, hospital, disability and other individual and group plans, Aflac is helping your employees and their families with SCD, whether they are in the screening and diagnosis stages or find themselves hospitalized or unable to work. And through life insurance, Aflac continues to help far beyond that. Those with SCD are eligible to apply for Aflac's [whole life and term life insurance](#). Even if they aren't approved for either of these, they are guaranteed coverage under [Aflac's guaranteed-issue life insurance](#).

And Aflac's commitment doesn't stop with its coverage.



How Aflac teamed up with Children's Healthcare of Atlanta

The Aflac Cancer and Blood Disorders Center is the largest pediatric sickle cell disease program in the United States, providing care for more than 2,000 children and young adults each year.⁵

For decades, Aflac has been committed to combating blood disorders, including sickle cell disease. Aflac has worked with [Children's Healthcare of Atlanta](#) since 1995, helping make the [Aflac Cancer and Blood Disorders Center](#) one of the foremost pediatric programs in the nation. And Aflac is leading the charge against SCD in particular.

Living with sickle cell disease

Sickle cell disease is the most common inherited blood disorder in the United States.⁴ Yet, while people with other less common genetic conditions have extensive networks of multidisciplinary specialty centers devoted to delivering comprehensive and coordinated care, a comparable national network of treatment centers for sickle cell disease has yet to exist.

Most comprehensive sickle cell disease centers are in big cities, so many people living with the disease can't access them physically or financially — sometimes both. As a direct result, about 20% of people with SCD tend to receive their care in the emergency room, which isn't the ideal way to manage a chronic condition. The human cost is enormous. Adults with the most severe forms of sickle cell disease have a life span that is 20 to 30 years shorter than people who don't have the condition.⁷

Yet while comprehensive care isn't always accessible, Aflac will be there to help when needed most. Between our long-standing partnership with Children's Healthcare of Atlanta and our present and upcoming SCD-focused policies, our commitment to the sickle cell disease community isn't lip service, it's proven.

Help protect your workforce from a painful condition: Contact your Aflac benefits advisor or visit [Aflac.com/business](#).

¹ Centers for Disease Control and Prevention. "What is Sickle Cell Disease?" Last reviewed 07.06.2023. [Accessed 09.13.2023](#).

² Centers for Disease Control and Prevention. "Data & Statistics on Sickle Cell Disease." Last reviewed 07.06.2023. [Accessed 09.13.2023](#).

³ Centers for Disease Control and Prevention. "Incidence of Sickle Cell Trait in the US." Last reviewed 07.06.2023. [Accessed 09.13.2023](#).

⁴ American Society of Hematology. "Sickle Cell Disease." [Accessed 09.13.2023](#).

⁵ Aflac. "Aflac Foundation Report." [Accessed 09.13.2023](#).

⁶ EMedicineHealth. "What Is the Life Expectancy of Someone with Sickle Cell Anemia?" Reviewed 05.23.2022. [Accessed 09.13.2023](#).

Individual coverage is underwritten by Aflac. Group 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 Aflac New York.

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This is a brief product overview only. Coverage may not be available in all states including but not limited to DE, ID, NJ, NM, NY, or VA. Refer to the policy for complete details, limitations, and exclusions. For costs and complete details of the coverage, please contact your local Aflac agent.

Accident: In Delaware, Policies A36100DE—A36400DE, & A3630FDE. Policy A371AA & A371BA. In Idaho, Policies A36100ID—A36400ID, & A3630FID. Policy A37000ID. In Oklahoma, Policies A36100OK—A36400OK, & A3630FOK. Policy A37000OK. In Virginia, Policies A36100VA – A36400VA, & A3630FVA. Policies A371AAVA & A371BAVA. Hospital: In Delaware, Policies B40100DE & B4010HDE. In Idaho, Policies B40100ID & B4010HID. In Oklahoma, Policies B40100OK & B4010HOK. In Virginia, B40100VA & B4010HVA. Cancer/Specified-Disease: In Delaware, Policies B70100DE, B70200DE & B70300DE. Policy A72200. In Idaho, Policies B70100ID, B70200ID, B70300ID, B7010EPID, B7020EPID. In Oklahoma, Policies B70100OK, B70200OK, B70300OK, B7010EPOK, B7020EPOK. In Virginia, Policy A72200VA. Life: 68000 series: In Arkansas, Idaho, Oklahoma, & Virginia, Policies: ICC1368100, ICC1368200, ICC1368300, ICC1368400. In Delaware, Policies A68100-A68400.65000 series: In Virginia, Policies ICC0965JTO & ICC0965JWO. B61000 series: In Arkansas, Idaho, Oklahoma, & Virginia, Policies: ICC18B61JWO & ICC18B61JTO. In Delaware, Policies B61JWO, B61JTO. B60000 series: In Arkansas, Idaho, Oklahoma, & Virginia, Policies: ICC18B60C10, ICC18B60100, ICC18B60200, ICC18B60300, & ICC18B60400. Q60000 series: Whole: In Arkansas, Delaware Policy Q60100M. In Idaho Policy Q60100MID. In Oklahoma, Policy Q60100MOK. Term: In Delaware, Policies Q60200CM. In Arkansas, Idaho, Oklahoma, Policies ICC18Q60200, ICC18Q60300, ICC18Q60400C. Critical Illness Rider (Aflac Plus Rider): In Oklahoma, Riders CIRIDEROK, CIRIDERHOK. The Aflac Plus Riders are not available for residents in Delaware, Idaho, New York, Pennsylvania or Virginia. STD: In Delaware, Policies A57600DE & A57600LB. In Idaho, Policy A57600IDR. In Oklahoma, Policies A57600OK & A57600LBOK. In Virginia, Policies A57600VA & A57600LBVA.