

Three reasons to say ‘yes’ to supplemental insurance



Even with major medical insurance, out-of-pocket costs can be high

Deductibles, copayments, coinsurance, prescription drugs, plus the regular bills that keep coming even when you’re sick or hurt and out of work ... it can all add up quickly.

Consider this:

For the 2025 plan year, the out-of-pocket limit for a plan through the federal government is



\$9,200

for an individual.¹



\$18,400

for a family.¹

The average cost of a three-day hospital stay is around

\$30,000.²



Most cancer drugs are priced at more than

\$100,000

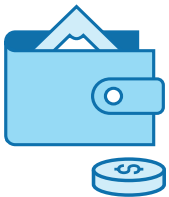
a year

per patient.³



Many employees aren’t financially prepared for unplanned expenses

Supplemental insurance pays the insured* — not the doctor — helping to keep your finances healthy even if you’re sick or injured. That’s important for a lot of workers because:



51% of employees have **less than \$1,000** to pay for out-of-pocket expenses associated with an unexpected serious illness or accident.⁴

64% couldn’t go more than one month without a paycheck.⁴



36% have avoided going to the doctor or delayed a medical procedure due to high costs.⁴



Hard-earned savings deserve protection

Even if you’re in the half of employees who have sufficient savings, an unexpected health issue could still set you back. Don’t walk away from the things you’ve been saving for:

The average price of a new car is approximately **\$48,000.**⁵



The median cost of a new home in the U.S. is approximately **\$402,600.**⁶



A common guideline for retirement planning is having enough to replace **70%** of your annual preretirement income through savings, investments, Social Security, etc.⁷



To learn more, contact your Aflac benefits advisor, Andrea Collins, at arcfinancialsvc@gmail.com or 813.509.9035.



Group Supplemental Insurance is underwritten by Continental American Insurance Company (CAIC). In California, coverage is underwritten by Continental American Life Insurance Company.

* Unless otherwise assigned.

¹ Out-of-pocket maximum/limit." Accessed January 2, 2025. healthcare.gov/glossary/out-of-pocket-maximum-limit.

² "Why health insurance is important: Protection from high medical costs." Accessed January 2, 2025. healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs.

³ "Cancer Facts & Figures 2024," American Cancer Society.

⁴ The 2024-2025 Aflac WorkForces Report is the 14th annual study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the study captured responses from 2,000 employees and 1,003 employers across the United States in various industries. Visit aflacworkforcesreport.com.

⁵ Kelley Blue Book General articles. Accessed January 2, 2025. <https://www.kbb.com/car-news/average-new-car-prices-fall-year-over-year-incentives-rise/>.

⁶ United States Census Bureau. "Monthly New Residential Sales, November 2024." Accessed January 2, 2025. <https://www.census.gov/construction/nrs/pdf/newressales.pdf>

⁷ 5 Steps to Retirement Planning in 2024: An Introduction and How-to Guide. Accessed January 2, 2025. <https://www.nerdwallet.com/article/investing/retirement-planning-an-introduction>

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