

Americans Overwhelmed by the Cost of Health Care

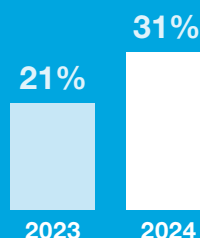
Nearly 1 in 3 Face Major Medical Events and Mounting Costs



Nearly one in three American workers have experienced a major medical event.

GROWING TREND

The percentage of American workers impacted by major medical events surged from 21% in 2023 to 31% in 2024.



Unexpected health care costs are becoming the norm. Most people dealing with major medical events encounter unexpected expenses due to:



HOSPITAL STAYS



DOCTOR VISITS



PRESCRIPTION MEDICATIONS

REALITY CHECK

Americans severely underestimate the costs of a major medical diagnosis:

76% believe cancer-related out-of-pocket costs for a year would total less than \$2,000, but the National Cancer Institute estimates the total cost to exceed \$40,000.

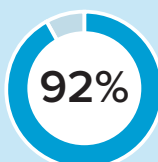


A Solution

Supplemental insurance can help cover costs that major medical insurance doesn't pay for, so patients and families can focus on recovery instead of expenses.



93% of all employees say they see a growing need for supplemental benefits



92% of those enrolled in supplemental benefits say these benefits help protect their financial security

The 2024-2025 Aflac WorkForces Report is the 14th annual employee study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the employer survey took place online between June 6 and June 21, 2024, and the employee survey took place online between June 6 and July 10, 2024. Throughout this report, some percentages may not add up to 100% due to rounding. The surveys captured responses from 1,003 employers and 2,000 employees across the United States. For more information, visit Aflac.com/AWR. Aflac includes Aflac and/or Aflac New York and/or Continental American Insurance Company and /or Continental American Life Insurance Company.

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