



Give your clients employees what they want

Employees clearly need the added protection of supplemental insurance. Aflac offers a simple way to provide your clients with benefits packages that help keep their employees feeling happy, healthy and protected.

Employees need supplemental insurance

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

Inflation and high medical costs force employees to make hard choices¹

More than one-third of employees have had to make a difficult health care decision due to rising costs.

Had to choose between health care or paying a bill.

21%

Had difficulty affording a prescription.

18%

Had difficulty affording recommended health treatment.

17%

Supplemental insurance is no longer 'supplemental'



Nearly

3 in 5

American workers view supplemental benefits as a key component of a comprehensive benefits program.¹



More than

9 out of 10

employees believe the need for supplemental insurance is increasing.¹



75%

of businesses offering supplemental insurance say doing so helps with employee retention.¹



Yet less than

2 in 5

employers indicate they offer supplemental insurance.¹



People know – and prefer – Aflac



85%

of consumers know the Aflac name.²



92%

of businesses that use Aflac say they are likely to continue.³



Nearly

62%

employees are likely to enroll in supplemental benefits if offered by Aflac.⁴



Among its top competitors, Aflac is the third most frequently offered brand as part of a company's benefits package.²

Contact your Aflac representative to learn how Aflac can help provide the benefits employees want and need.

Individual insurance coverage is underwritten by American Family Life Assurance Company of Columbus. Group 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 insurance coverage is underwritten by Continental American Life Insurance Company. For individual coverage in New York or coverage for groups situated in New York, insurance coverage is underwritten by American Family Life Assurance Company of New York.

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1 Aflac WorkForces Report. "Workplace Benefits Trends Executive Summary." Published October 2024. [Accessed 04.14.2025.](#)

2 Q4 2024. IMAP Consumer + B2B Research. "Tracking Image, Marketing & Ad Performance of the Aflac brand." Published 2.10.25. Accessed 4.14.25.

3 Q1 2024. IMAP B2B Research. "Tracking Image, Marketing, & Ad Performance of the Aflac Brand." Published April 2024. Accessed 4.14.25.

4 Bantam. "Quantifying BDM Attitudes and Behavior." Published Q1 2024. Accessed 4.14.25.