

A heart protected together



You know the basics of heart health. Exercise. Watch your cholesterol. Quit smoking or don't start; limit your after-work cocktails. Keep your stress in check. Maybe you don't manage to actually *do* all of these things, but you understand that they're all ways to help protect heart health.

Here's the thing about being you, though: As a benefits decision-maker, you have the unique power to influence other people's heart health, too, and to help them get the cardiac disease prevention and protection that they need.

Heart disease doesn't play favorites

Because heart disease is the leading cause of death for adults in the United States,¹ when you offer insurance coverage that helps people protect their hearts, you're helping all of your employees, regardless of gender, race or even age — heart failure deaths among Americans younger than 45 has been on the rise for more than a decade.² (Which is not to say that we always treat heart health the same for everyone. See below for more about women's heart health.)

Prevention and preparation work in tandem

It's up to each of your employees to do the daily actions that will keep their heart health strong — eating healthfully, exercising and so on. But without the care that you, uniquely, can provide, their self-care measures won't be enough.

Your two main prongs of care for your employees are prevention and preparation. They're related but distinct. Prevention, just as with your employees' exercise habits, is more about laying the groundwork for continued health. Offering support for preventive care keeps you in partnership with your employees as they work toward better health. You can go big (an on-site wellness fair) or small (step-counting challenges), but one of the key ways you can offer preventive support is through employee benefits. Many of Aflac's insurance plans offer wellness benefits that pay policyholders for certain types of tests or exams, including preventive care.

Gallup, noting a 22-year record high, reported that 38% of Americans (or one of their family members) postponed medical care in 2022 because of costs. Even more alarming, 27% said the delayed care was for a "very" or "somewhat" serious medical condition or illness. Of those not receiving care, young and middle-aged adults made up the majority, perhaps because senior adults 65 and older are covered by Medicare.³ When it comes to avoiding care that could help prevent high-cost events such as cardiac arrest, that's a financial risk—and a health risk—that your employees are shouldering, and that supplemental insurance was designed to help with.

The second way you can support your team's cardiac health is preparation. Prevention is part of preparation, but it has another component: providing support when preventive care isn't enough. This means taking steps to assure employees that if something does happen, they have financial protection to help them focus on getting better, not on worrying about health care costs.



How Aflac can help

Health insurance wasn't designed to cover everything, which puts your employees' finances at risk in the event of a major health event. That's why Aflac offers a suite of supplemental insurance options to help people who experience a cardiac event by paying cash benefits directly to the insured to help with out-of-pocket expenses. Among Aflac's offerings:

- **Critical illness or specified health event insurance:** This type of coverage offers benefits for specific cardiac events and other critical illnesses.
- **Hospital indemnity insurance:** This coverage offers benefits for hospital admissions and confinement, including intensive care units. It also helps with covered major diagnostic exams and rehabilitation.
- **Disability insurance:** Recuperating from a cardiac event requires time away from work. With disability insurance, insureds receive benefits that help replace lost income — allowing them to focus on getting better, not stressing about the bills.

Heart disease is a women's issue

Heart disease is the No. 1 killer of women.⁴ That's troubling enough, but it's compounded by the fact that our culture still thinks of heart disease as a men's issue — only 44% of women know that heart disease is, statistically speaking, the thing that's most likely to kill them.⁵

Want to support women's health? Yes, keep organizing fundraisers for breast cancer awareness and making employees aware of reproductive health issues. Then get straight to the heart of the matter: Offer benefits that help protect all employees' cardiac health — women included. And remember that [women make most of the health care decisions in the home](#), so simply by offering clear information on heart health and policies that help protect it, you're making life just a little easier for them, too.

Ready to help keep your employees' tickers strong? Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).

¹ Center for Disease Control and Prevention. "Heart Disease" Last reviewed 05.15.2023. [Accessed 02.06.2024.](#)

² U.S. News & World Report. "More Young Americans Are Dying of Heart Failure." Published 7.28.2022. [Accessed 02.06.2024.](#)

³ Gallup. "Record High in U.S. Put Off Medical Care Due to Cost in 2022." Published 1.17.2023. [Accessed 02.06.2024.](#)

⁴ Centers for Disease Control and Prevention. "Women and Heart Disease." Last reviewed 01.09.2024. [Accessed 02.06.2024.](#)

⁵ American Heart Association. "The Facts About Women and Heart Disease." [Accessed 02.06.2024.](#)

Critical illness/specified health event: In Delaware, Policies B71100, B71200, B7130H & B7140H. In Idaho, policies A71100ID and A71200ID. In Oklahoma, policies A71100OK, A71200OK, A74100OK, A74200OK, and A74300OK. In Virginia, policies A71100VA & A71200VA. **Hospital Confinement Indemnity:** In Delaware, Policies B40100DE & B4010HDE. In Idaho, Policies B40100ID & B4010HID. In Oklahoma, Policies B40100OK & B4010HOK. In Virginia, Policies B40100VA & B4010HVA. **Short-Term Disability:** In Delaware, Policies A57600DE & A57600LB. In Idaho, Policy A57600IDR. In Oklahoma, Policies A57600OK & A57600LBOK. In Virginia, Policies A57600VA & A57600LBVA.

Coverage may not be available in all states, including but not limited to ID, NJ, NM, NY, or VA. Benefits/premium rates may vary based on state and plan levels. Optional riders may be available at an additional cost. Policies/riders have limitations and exclusions that may affect benefits payable. For complete details, including availability and costs, please contact your local Aflac benefits advisor.

Aflac supplemental coverage is underwritten by Aflac. In New York, Aflac supplemental coverage is underwritten by Aflac New York.

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