## THE HIDDEN **IMPACT** of **CANCER**

When we think about cancer, we often think of the physical and emotional effects of diagnosis and living with the disease. But the financial impact is not always considered until the time comes. Most are simply unprepared.

## LET'S TALK REAL NUMBERS



FACT: With slightly less than 1 in 2 men and slightly more than 1 in 3 women in the United States<sup>1</sup> having a lifetime risk of developing cancer, it's important to understand the full impact.





BY MOST MAJOR MEDICAL **INSURANCE PLANS** 

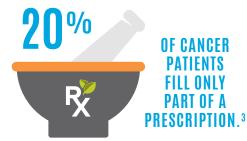


THIS MEANS

**OUT-OF-POCKET COSTS** 

## **IMPACT**

How do these costs affect cancer patients and survivors?





**OF CANCER SURVIVORS** GO INTO DEBT. WITH 55% OF THOSE OWING MORE THAN \$10,000.4

Aflac is committed to providing support during these difficult times.



**Offering cancer** insurance to help minimize the financial impact to policyholders.



**Making One Day Pay<sup>SM</sup>** Affac SmartClaime available so policyholders can receive their funds quickly in their time of need.\*



**Donating more than \$118** million toward pediatric cancer research and treatment.5



## Meet with an Aflac Benefits Advisor today to learn more or locate an advisor in your area by visiting Aflac.com.

This piece is for general information about the costs related to cancer treatments. Aflac coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, Aflac coverage is underwritten by American Family Life Assurance Company of New York. In Idaho, Policies A78100ID–A78400ID. In Oklahoma, Policies A78100OK–A78400OK. In Virginia, Policies A75100VA–A75300VA. Policies may not be available in all states. The policies have limitations and exclusions that may affect benefits payable. For costs, complete details of the coverage and for policies available in your state, please contact your local Aflac agent. \*One Day Pays\* is available for certain individual claims submitted online through the Aflac SmartClaim\* process. Claims may be eligible for One Day Pay processing if submitted online through Aflac SmartClaim, including all required documentation, by 3 p.m. ET. Documentation requirements vary by type of claim; please review requirements for your claim(s) carefully. Aflac SmartClaim is available for claims on most individual Accident, Cancer, Hospital, Specified Health, and Intensive Care policies. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2017. ¹Cancer Facts & Figures 2017, American Cancer Society. ²Oncologists Worry About Rising Costs of Cancer Treatment. Website accessed 12/13/17: https://health.usnews.com/health-news/patient-advice/articles/2015/07/01/oncologists-worry-about-rising-costs-of-cancer-treatment ³As Drug Costs Soar, People Delay Or Skip Cancer Treatments. Website accessed 12/13/17: https://www.npr.org/sections/health-shots/2017/03/15/520110742/as-drug-costs-soar-people-delay-or-skip-cancer-treatments 4Why So Many Young Cancer Survivors Are Thousands Of Dollars In Debt. Website accessed 12/13/17: https://www.self.com/story/young-cancer-survivors-in-debt The Aflac Foundation, Inc. 2017. Website accessed 1/10/18: https://www.aflac.com/about-aflac/corporate-citizenship/the-aflac-foundation-inc.aspx