

## INSURANCE

# Choosing Health Care Benefits - a Chore or a Labor of Love?

NewsUSA

(NU) - If you're like most Americans, you probably view benefits open enrollment as somewhat of a chore. After all, 67 percent of employees describe shopping for benefits as complicated, long or stressful according to the 2017 Aflac WorkForces Report.

For many, that might be true. But why not look at choosing benefits as something more positive? Consider it a labor of love: a necessary process that helps shelter you and your family from financial concerns in the event of a medical event or emergency.

As open-enrollment season hits full swing, think about the effect a serious healthcare issue - whether the result of an accident or an illness - would have on your family. Major medical insurance is the foundation of a solid benefits plan, but it doesn't stretch to cover copayments, deductibles or the bills that continue to roll in when a breadwinner is too sick or injured to work.

That is where voluntary insurance benefits come into play. From accident to disability insurance, voluntary options help pay bills major medical insurance was never intended to cover. That is critically important in today's world, given that 65 percent of employees who participated in Aflac's survey reported having less than \$1,000 on hand to pay out-of-pocket expenses associated with unexpected serious illnesses or accidents, while 39 percent have less than \$500.

Tough financial realities may explain why the demand for voluntary insurance coverage is rising among American workers: Overall, 81 percent of 2017 Aflac Work-



Forces Report participants say they see a growing need for voluntary insurance benefits, and 90 percent at least somewhat consider voluntary insurance part of a comprehensive benefits program. In fact, access to voluntary options is a key factor in workplace contentment, with the survey revealing that it is closely tied to satisfaction, productivity, retention and recruitment.

The bottom line is that voluntary insurance is a key part of a well-rounded approach to staying ahead of rising healthcare costs that can add up quickly after an illness or injury. Benefits are paid directly to you, the policyholder, unless otherwise assigned. That means you choose how to use your benefits. Whether you use your benefits to help pay everyday bills, to help cover transportation to receive medical care, to help defray the costs of copayments and deductibles, or to help address any other urgent need, with voluntary insurance, the choice is yours.

To learn more about choosing the right healthcare benefits for you and your family, visit [Aflac.com](http://Aflac.com).