



spotlight on health care

Paying For Health Care A Cause For Concern For Many Americans

(NAPSA)—According to a recent survey by StrategyOne, commissioned by Aflac, nearly half of all American adults worry over the rising cost of health care. Additionally, many Americans are concerned about growing health care expenses and their future well-being, especially as they age.

The survey found that two-thirds of Americans are more concerned about the cost of health care than they were a year ago. Almost half (45 percent) reported that paying for their family's health needs is a source of stress and anxiety for them. Other key findings include:

- 89 percent of respondents agreed that Americans are challenged to balance daily living expenses with rising health care costs.

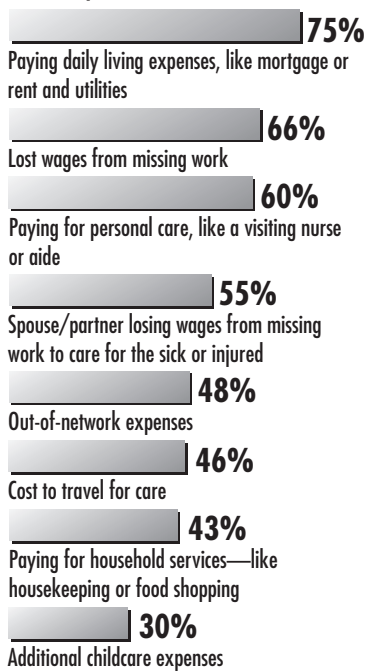
- 89 percent believe that many Americans will need to use their savings to pay for health care rather than daily needs.

- 80 percent are concerned about the impact that increasing health care costs may have on their financial well-being.

- 75 percent report that, should they become ill or injured, paying for daily living expenses, such as mortgage, rent and utilities, would be of greatest concern.

- 77 percent are concerned about their ability to pay for health care expenses and medical bills in the future. Nationally, women are significantly more likely to feel this way—except in

Expenses Of Concern When Ill or Injured: Total Americans



Source: Aflac



the Northeast.

- 87 percent believe that growing medical and health care expenses will make retirement living less comfortable in the future.

Supplemental Coverage

For seven out of 10 Americans, supplemental health insurance signifies a sense of security, financial protection and stability. These sentiments are shared across gender, age (baby boomers, Gen X and

Gen Y), income, ethnicity and location and regardless of whether or not children under 17 are present in the household.

Recently, Aflac embarked on a new outreach campaign linking the iconic duck with a greater understanding of the company's insurance policies and services, combining the lighthearted humor of their beloved mascot with a more comprehensive message about the company's support. "With our product offerings, we are committed to helping provide families with financial security and stability, even when the situation feels uncertain," says Dan Amos, chairman and CEO of Aflac.

For 50 years, Aflac has given policyholders the opportunity to direct cash where it is needed most when a life-interrupting medical event causes financial challenges. The company is the number-one provider of guaranteed-renewable insurance in the United States and the number-one insurance company in terms of individual insurance policies in force in Japan. Its insurance products provide protection to more than 40 million people worldwide. In January 2005, Aflac was included in Fortune magazine's list of the 100 Best Companies to Work For in America for the seventh consecutive year. The insurer is a Fortune 500 company listed on the New York Stock Exchange under the symbol AFL. To find out more, visit aflac.com.