
Voluntary insurance 101

Simply put, voluntary or supplemental insurance plans help people protect their financial well-being in the event of a serious accident or illness. Voluntary insurance offers a way to stay ahead of the medical and out-of-pocket expenses that major medical insurance does not cover and that add up quickly after an accidental injury or illness. From emergency treatment and transportation costs to receive care, or everyday bills, voluntary insurance pays cash benefits directly to the policyholder (unless otherwise assigned), and the policyholder decides how or when to use the money.



This booklet addresses commonly asked questions regarding the relevance of voluntary insurance, as well as who needs these policies and what is covered in them. While there are many policies to consider, this booklet takes a quick look at four popular policies:

1

Voluntary insurance overview

2

Definitions of out-of-pocket costs

3

Key statistics

To receive a full list of available Aflac policies, contact your agent or visit:

aflac.com/business/policies.

Disclaimer: Insurance policies and specific coverage details vary from state to state. Discuss with your agent or broker for a full understanding of the benefits that apply to your company.