

It's spring break! Here's how to help protect your workforce



Come late March, spring will have sprung and spring break will be in full swing. This time of year is full of travel, leisure and adventure. This season can also bring added risks. By offering supplemental insurance coverage to your staff, you can help protect them.

Understand spring break risks

When you imagine a travel-related illness or injury, you might think of someone breaking a limb while rock climbing or contracting a rare illness. Those things happen, but so do things like trips, falls, heat stroke, motor vehicle injuries and food poisoning. The Centers for Disease Control and Prevention urges particular caution on car accidents. There were 5.4 million motor vehicle injuries that were serious enough to need medical consultation in 2020,¹ and the CDC considers road safety a top concern for spring break travelers specifically.² Of course, people don't need to travel to incur a spring break injury. With time away from school comes family activities such as local hiking and bike riding, which can still bring risks.

Meanwhile, the cost of medical care continues to rise. Even the best health insurance requires a copayment for emergency room services, costing more than the typical copayment for a regular doctors visit. For individuals with a high deductible health plan, the cost is even higher and could cost them their entire \$1,600 deductible.³ Considering that only 51% of Americans could cover an out-of-pocket expense of \$1,000, an unexpected injury is both a medical and financial risk.⁴

Because common illnesses and injuries can quickly derail a trip and result in unexpected expenses, it can ease employees' minds to know that the benefits they're offered by their employers can help protect them whether they're going on an adventure or just relaxing poolside.



Employee benefits that can help

Health insurance can help mitigate the cost of health care while traveling, but health insurance wasn't designed to cover everything. Vacationers may still struggle to afford the out-of-pocket expenses for their medical care, especially those with high-deductible health plans. And if an illness or injury keeps an employee away from work longer than she anticipated, that can present another financial challenge. Fortunately, supplemental insurance can help with expenses health insurance doesn't cover.

Accident insurance can help cover copays or other out-of-pocket expenses related to an accidental injury, as well as nonmedical costs, such as transportation and lodging necessary to receive treatment. Benefits are paid directly to the insured, not to the hospital or health provider (unless otherwise assigned), so injured employees can use the benefit to help pay for whatever expenses they need, including childcare, groceries or even rent.

But injuries aren't the only reason a traveler might seek medical care while on vacation. If an employee needs to be hospitalized, hospital indemnity insurance can help cover the associated costs. As with accident insurance, hospital indemnity pays policyholders (unless otherwise assigned), helping cover necessities if an employee is hospitalized. Unlike accident insurance, employees also have additional protection for covered hospitalizations for illnesses, not just injuries.

Given the precarious financial position many are in, taking a vacation can seem like just another expense for cash-strapped employees. But making sure your employees regularly take time off is key to creating a more sustainable workplace. Vacation provides greater opportunity for rest and better sleep, it can also reduce levels of stress hormones and allow the immune system to recover.⁵ A generous paid time off policy is one way to encourage employee well-being, but helping employees feel financially confident while taking leisure leave can help them make the most of their time off.

Offering employee benefits that help cover the additional costs associated with an unexpected health problem could go a long way to make your employees feel more secure and better able to enjoy their time away from the workplace — and away from home.

**Ready to help your employees feel more secure?
Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).**

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. In Delaware, Policies A36100DE—A36400DE, & A3630FDE. Policy A371AA & A371BA. In Idaho, Policies A36100ID—A36400ID, & A3630FID. Policy A37000ID. In Oklahoma, Policies A36100OK—A36400OK, & A3630FOK. Policy A37000OK. In Virginia, Policies A36100VA—A36400VA, & A3630FVA. Policies A371AAVA & A371BAVA. Hospital: In Delaware, Policies B40100DE & B4010HDE. In Idaho, Policies B40100ID & B4010HID. In Oklahoma, Policies B40100OK & B4010HOK. In Virginia, Policies B40100VA & B4010HVA.

Coverage may not be available in all states, including but not limited to DE, ID, NJ, NM, NY, or VA.

¹ National Safety Council. "Motor Vehicle / Overview / Introduction." Published 2022. [Accessed 01.12.2024](#).

² Centers for Disease Control and Prevention. "Spring Break Travel." Last reviewed 10.03.2022. [Accessed 01.12.2024](#).

³ SHRM. "IRS Gives Big Boost to HSA, HDHP Limits in 2024" Published 05.17.2023. [Accessed 01.12.2024](#).

⁴ Aflac WorkForces Report. "Workplace Benefits Trends Executive Summary." Published November 2023. [Accessed 01.12.2024](#).

⁵ Harvard Business Review. "How Taking a Vacation Improves Your Well-Being" Published 07.19.2023. [Accessed 01.12.2024](#).

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