

# Simple childhood accidents can hurt family wallets, too

As many parents know, accidental injuries are not uncommon for children, even if they aren't involved in athletics. Playground incidents, and even simple slips and falls, can cause physical injury — and put a dent in a family's finances as health insurance doesn't cover everything. Supplemental accident insurance can help employees cover those out-of-pocket costs.

## Accidents happen easily and often – bringing unexpected expense



**200,000+**

children go to US hospital ERs with injuries associated with playground equipment. <sup>1</sup>



**8,000**

ER visits for injuries from falls are attributed to children every day. <sup>2</sup>



**\$10,000+**

is the typical cost to treat a broken bone needing surgery. <sup>3</sup>

## Supplemental accident insurance can help ease the pain



**\$2,100**

Average cost of a single ER visit. <sup>3</sup>



**\$125-\$250**

Aflac benefit for hospital ER visit with X-ray. <sup>5</sup>



**\$2,000-\$4,000**

Aflac benefit for a fracture when treated by a doctor. <sup>5</sup>

## {{Call to Action}}

<sup>1</sup> National Safety Council. "Staying safe on playgrounds." Accessed 4.13.26.

<sup>2</sup> MomLovesBest. "25 Child Injury Statistics & Facts: 2026 Key Insights". Updated 12.10.25. Accessed 04.13.26.

<sup>3</sup> Bettercare. "How much does an ER visit cost?" Published 4.09.25 Accessed 4.13.26.

<sup>4</sup> CostHelper. "Broken Arm Cost." Accessed 4.13.26.

<sup>5</sup> Based on benefit amounts for Group Accident Insurance C70000.

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico or the Virgin Islands. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company. For groups situated in New York, coverage is underwritten by Aflac of New York.

Continental American Insurance Company | Columbia, South Carolina | 1-800-433-3036

AFLAC HQ | 1932 Wynnton Road | Columbus, GA 31999

Aflac New York | 22 Corporate Woods Boulevard, Suite 2 | Albany, NY 12211

AGC2101076R5