

Know the difference: cancer insurance vs. critical illness insurance



With heart disease and cancer being the top two causes of death in the U.S.,¹ it's important to safeguard your employees — both in terms of offering benefits that can help promote early detection and protecting their finances in the event of a diagnosis and costly care.

Your investment in insurance can go further if you understand the types of coverage available. Cancer/specified-disease insurance and critical illness insurance are two supplemental plans often confused; they both provide direct payments to an employee (unless assigned otherwise) in addition to their health insurance, to help cover out-of-pocket expenses. After all, health insurance wasn't designed to cover all services and everyday costs — and that's why supplemental coverage is important.

Cancer insurance vs. critical illness insurance

Cancer insurance pays benefits to help cover costs associated with a cancer diagnosis. In addition to medical expenses, Aflac's cancer insurance can help pay for nonmedical expenses such as travel and lodging, which can help keep life as normal as possible for policyholders and their families — just like accident and hospital insurance.

Critical illness insurance also helps cover the costs of cancer, but it doesn't end there. As its name indicates, critical illness insurance applies to certain common critical illnesses. Paying benefits directly to policyholders (unless benefits are assigned) to use as they see fit, Aflac's critical illness insurance can help cover the costs of treatments, therapy and out-of-pocket expenses where health insurance doesn't apply.

Critical illness insurance isn't a replacement for cancer insurance

At this point, you might wonder: If critical illness insurance helps cover cancer too, then why bother with cancer insurance? It's a good question. Think of it this way: If critical illness insurance is a jack of many trades, cancer insurance is a master of one. While it may not cover as many illnesses as its cousin, cancer insurance provides more comprehensive coverage for cancer expenses. Critical illness insurance isn't a replacement for cancer insurance; it's a complement to it.

Which means you don't have to choose between the two.



Twice as nice

Cancer insurance and critical illness insurance supplement your more wide-reaching health insurance. They don't replace health insurance — but as a combination, health insurance, cancer insurance and critical illness insurance help provide more complete and well-rounded coverage. If you remove any part of this suite of coverage, your protection could be weakened.

At some point in their lives, your employees may face a diagnosis of cancer or another type of critical illness. What you can't predict is which type of diagnosis they will face.

That's why Aflac's cancer insurance and critical illness insurance plans can be most powerful when packaged together, helping protect your employees for the unexpected. They can also be joined with accident insurance, hospital insurance and short-term disability insurance, helping protect your employees from everything you can think of — and the things you can't.

Want to maximize your employees' protection? Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).

¹ CDC/National Center for Health Statistics. "Leading Causes of Death." Updated 9.17.25. [Accessed 3.20.26](#).

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Aflac Individual Coverage:

Cancer/Specified-Disease, B70000 series: In Delaware, Policies B70100DE, B70200DE & B70300DE. In Idaho, Policies B70100ID, B70200ID & B70300ID. In Oklahoma, Policies B70100OK, B70200OK & B70300OK. Not available in Virginia. A75000 series: In Virginia, policies A75100VA–A75300VA. Cancer insurance is also known as specified disease insurance in some states.

Critical Illness/Specified Health Event, A74000 series: In Delaware, Policies A74100DE, A74200DE, A74300DE. In Idaho, Policies A74100ID, A74200ID, A74300ID. In Oklahoma, Policies A74100OK, A74200OK, A74300OK. In Virginia, Policies A74100VA, A74200VA, A74300VA. Not available in New York. A73000 series: In Delaware, Policies A73100DE & A7310HDE. In Idaho, Policies A73100ID & A7310HID. In Oklahoma, Policies A73100OK & A7310HOK. In Virginia, Policy A73100VA & A7310HVA. B71000 series: In Arkansas, Policies B71100AR, B71200AR, B7130HAR, B710HAR. In Delaware, Policies B71100, B71200, B7130H & B7140H. In Oklahoma, Policies B71100OK, B71200OK, B7130HOK & B7140HOK. In Oregon, Policies B71100OR, B71200OR, B7130HOR & B7140HOR. In Pennsylvania, Policies B71100PA, B71200PA, B7130HPA & B7140HPA. In Texas, Policies B71100TX, B71200TX, B7130HTX & B7140HTX. Not available in New York and Virginia.

Accident, A38000 series: In Arkansas, Policies A38100AR – A38300AR & A382OFAR. In Delaware, Policies A38100DE – A38300DE & A382OFDE. In Idaho, Policies A38100ID – A38300ID. In New York, Policies NY38100 – NY38300. In Oklahoma, Policies A38100OK – A38300OK & A382OFOK. In Oregon, Policies A38100OR – A38300OR & A382OFOR. In Texas, Policies A38100TX – A38300TX & A382OFTX. In Virginia, Policies A38100VA – A38300VA, & A382OFVA. Not available in Pennsylvania. A36000 series: In Pennsylvania, Policies A36100PA-A36400PA.

Short-Term Disability, A57600 series: In Arkansas, Policies A57600AR & A57600LBAR. In Delaware, Policies A57600DE & A57600LB. In Idaho, Policy A57600IDR. In New York, Policy NY57600. In Oklahoma, Policies A57600OK & A57600LBOK. In Oregon, Policies A57600OR & A57600LBOR. In Pennsylvania, Policies A57600PA & A57600LBPA. In Texas, Policies A57600TX & A57600LBTX. In Virginia, Policies A57600VA & A57600LBVA

Hospital, B40000 series: In Arkansas, Policies B40100AR & B401HAR. In Delaware, Policies B40100DE & B4010HDE. In Idaho, Policies, B40100ID & B4010HID. In New York, Policies NYB40100 & NYB4010H. In Oklahoma, Policies B40100OK & B4010HOK. In Oregon, Policies B40100OR & B4010HOR. In Pennsylvania, Policies B40100PA & B4010HPA. In Texas, Policies B40100TX & B4010HTX. In Virginia, Policies B40100VA & B4010HVA.

Coverage/plan levels may not be available in all states, including but not limited to NJ or NM. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. Policies and riders may also contain a waiting period. Refer to the exact policy and rider forms for benefit details, definitions, limitations and exclusions.

Individual Aflac coverage is underwritten by Aflac. Group coverage is underwritten by Continental American Insurance Company (CAIC), a wholly owned subsidiary of Aflac Incorporated. 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 individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by Aflac New York.

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