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SUPPLEMENTAL BENEFITS

As too many Americans know, unexpected medical costs can take a severe toll on household finances even when they have major medical coverage. Supplemental benefits complete life's puzzle by filling in the missing pieces that major medical insurance may miss. These benefits make certain that families can manage unexpected expenses when they're sick or injured.

WHY IT MATTERS

- **People are not prepared for unexpected medical expenses.** 27% of U.S. adults have no emergency savings.
- **Medical debt is a real problem for many Americans.** 56% of American adults with insurance owe medical debt, and 43% say they can't save for retirement while trying to pay off medical bills.
- **Supplemental benefits are valuable for financial protection.** 93% of surveyed employees stated they chose to enroll in voluntary insurance because they believe the policies help protect their financial security.

WHAT SUPPLEMENTAL BENEFITS ARE

- Supplemental benefits are insurance policies that provide financial protection against expenses associated with accidents or illnesses not covered by major medical insurance.
- These types of benefits include accident-only, critical illness, specified disease and hospital indemnity.

WHO DEPENDS ON SUPPLEMENTAL BENEFITS

- **Individuals** who may face out-of-pocket costs to recover from an unexpected illness or injury.
- **Employees** in physically demanding jobs or those who experience recurring injuries.
- **Low- to middle-income individuals** at higher risk of medical debt who need help filling coverage gaps.

View a real story about the importance of the product:

August 2026