

There’s no better feeling than welcoming a newborn into the world. But baby bliss can come at a high cost.



Giving birth costs **\$18,865** on average, including prenatal treatment, delivery, hospital stays, and postpartum and newborn care.¹



Many health insurance plans cover a large portion of pregnancy- and birth-related care, but the out-of-pocket costs can add up to **\$2,854** on average.¹



Even after health care bills are paid, parents can expect to spend an average of more than **\$15,000 per year** to raise their child.²

Employers can support their workers’ growing families by offering hospital indemnity and short-term disability coverage.

20%

of new mothers struggle to pay medical bills after giving birth.³

Hospital indemnity coverage offers cash benefits to help cover additional expenses not paid by insurance, while short-term disability helps replace income lost from missing work time. That means less financial stress for new parents, who can use the cash benefits to help cover hospital bills, newborn appointments, diapers and more.

Ready to add to your bundle of benefits?
Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).

¹ Healthinsurance.org. “What is the cost of having a baby with health insurance?” Published 5.22.2023. Accessed 9.3.2024.
² USA Facts. “How much does it cost to raise a child?” Updated 5.10.2024. Accessed 9.9.2024.
³ J Gen Intern Med. “The Association of Childbirth with Medical Debt in the USA, 2019-2020.” Published 5.18.2023. Accessed 8.7.2024.

Content within this infographic is provided for general informational purposes and is not provided as tax, legal, health, or financial advice for any person or for any specific situation. Employers, employees, and other individuals should contact their own advisers about their situations.

Aflac coverage may not be available in all states. Benefits/premium rates may vary based on state and plan levels. 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. For availability and costs of Aflac insurance, please contact your local Aflac benefits advisor.

Aflac Hospital plans: In Delaware, Policies B40100DE & B4010HDE. In Idaho, Policies B40100ID & B4010HID. In Oklahoma, Policies B40100OK & B4010HOK. In Virginia, Policies B40100VA & B4010HVA. Aflac Short-Term Disability plans: In Delaware, Policies A57600DE & A57600LB. In Idaho, Policy A57600IDR. In Oklahoma, Policies A57600OK & A57600LBOK. In Virginia, Policies A57600VA & A57600LBVA.

Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York.