



## Reviewed your benefits lately?

Enrolling in the same plans as last year may seem like the easiest way to go. But things change. The right benefits can help you be more financially stable and reviewing them regularly ensures you have the coverage you need.

Your American Fidelity account manager can help you pick the best options to meet your needs.



### Disability Income Insurance

- Helps protect your finances in case of a covered injury or illness.
- Provides a benefit to help cover costs while you are unable to work.
- Select from custom coverage options.

Learn more: [americanfidelity.com/disability](https://americanfidelity.com/disability)



### Limited Benefit Accident Only Insurance

- Helps with out-of-pocket expenses for the treatment of covered accidental injuries.
- Provides benefit payments directly to you.
- Some covered accidents include burns, a sprained ankle or spider bites.

Learn more: [americanfidelity.com/accident](https://americanfidelity.com/accident)



### Limited Benefit Cancer Insurance

- May help protect you financially if you are diagnosed with a covered cancer so you can focus on recovery.
- Provides benefit payments directly to you.
- May cover expenses like travel and lodging, experimental treatments and second opinions.

Learn more: [americanfidelity.com/cancer](https://americanfidelity.com/cancer)



### Limited Benefit Critical Illness Insurance

- Pays a lump sum benefit upon diagnosis of certain covered life-altering illnesses.
- Helps with costs not covered by medical insurance.
- Some eligible conditions include heart attack, organ failure and more.

Learn more: [americanfidelity.com/critical-illness](https://americanfidelity.com/critical-illness)



Book your appointment.

<https://enroll.americanfidelity.com/F4A2BD72>

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a different opinion



## Limited Benefit Hospital Indemnity Insurance

- Helps pay for out-of-pocket costs associated with a covered inpatient stay or treatment.
- Compatible with Health Savings Accounts allowing for tax benefits and potential savings.
- Benefits are paid directly to you.

Learn more: [americanfidelity.com/hospital-indemnity](http://americanfidelity.com/hospital-indemnity)



## Life Insurance

- May help financially protect your family if you were to pass away.
- Several plans available to select the coverage that best fits you and your family.
- Provides immediate coverage.

Learn more: [americanfidelity.com/life](http://americanfidelity.com/life)

## How can you prepare?

Browse our video library and watch short videos to learn about preparing for your enrollment, benefits education, inspiring stories and tutorials.

[americanfidelity.com/videos](http://americanfidelity.com/videos)

## Bring Home More From Your Paycheck

Take advantage of tax savings when paying for medical coverage and out-of-pocket expenses before taxes. This could reduce your taxable income and allow you to take home more money.

### How does it work?

Consider this example: Jane makes \$2,000 per paycheck and is paid twice a month. Under a tax-savings plan, she would save \$140 per month, adding up to \$1,680 a year. Calculate your possible savings: [americanfidelity.com/s125-calculator](http://americanfidelity.com/s125-calculator)

Earnings	Post-Tax	Pre-Tax
Gross Pay	\$2,000	\$2,000
Eligible Benefit Contributions	N/A	-\$250
<b>Taxable Gross</b>	<b>\$2,000</b>	<b>\$1,750</b>
Estimated Taxes (Federal & State @ 20%)	-\$400	-\$350
Estimated FICA (7.65%)	-\$153	-\$133
Out-of-Pocket Medical Expenses	-\$250	N/A
<b>Take Home Pay</b>	<b>\$1,197</b>	<b>\$1,267</b>

*A savings  
of **\$1,680**  
a year*

Example is for illustrative purposes only. Please consult your tax advisor for actual tax savings.

# Healthcare Flexible Spending Accounts

## Save money on eligible medical expenses.

Healthcare Flexible Spending Accounts (HCFSAs) allow you to save part of your paycheck, before taxes, to pay for eligible medical costs throughout the year.

### Features:

- Funds available at the beginning of your plan year
- Reduce your taxable income
- Contribute as much, or as little, as you want (up to the annual limit)

Learn more at  
[americanfidelity.com/fsa](http://americanfidelity.com/fsa)



Calculate medical costs  
[americanfidelity.com/fsa-worksheet](http://americanfidelity.com/fsa-worksheet)

### Examples of Eligible Expenses

- Asthma treatments
- Chiropractic care
- Contact lenses
- Copays
- Dental services
- Eye exam/eyeglasses
- Fertility treatments
- Laser eye surgery
- Over-the-counter medications
- First aid kits
- Physical therapy
- Prescriptions
- Prenatal care
- Sunscreen with 15 SPF or higher
- Breast pumps and supplies

[americanfidelity.com/eligible-expenses](http://americanfidelity.com/eligible-expenses)

# Dependent Care Accounts

## Set aside pre-tax funds for eligible expenses.

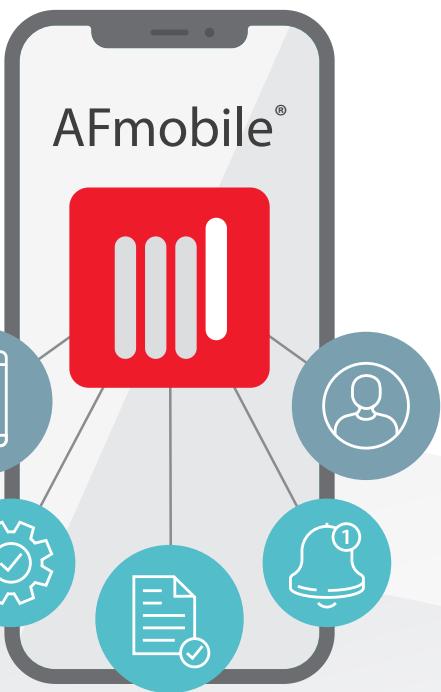
Do you have children or other dependents who require care while you're working? A Dependent Care Account (DCA) allows you to set aside money on a pre-tax basis to pay for eligible dependent care costs.

### Some expenses that may be eligible for reimbursement:

- Nursery school, daycares and babysitters
- In-home care, elder care and custodial care
- Before or after-school care
- Summer and holiday day camps

Learn more at  
[americanfidelity.com/dca](http://americanfidelity.com/dca)





## 24/7 Access with AFmobile®

Manage your insurance benefits and reimbursement accounts all from the palm of your hand.

-  **View** account balances
-  **Manage** claims and reimbursements
-  **Submit** documentation
-  **Receive** alerts
-  **Maintain** personal information

### Get Started:

Register online at  
[americanfidelity.com/register](http://americanfidelity.com/register)

Download AFmobile at  
[americanfidelity.com/afmobile](http://americanfidelity.com/afmobile)

*Please allow one business day after you enroll before registering for an online account.  
 If you already have an account, your username and password will be the same for AFmobile.*



## Did your salary increase?

If your salary has increased since your last enrollment, it's important that you review your **Disability Income Insurance** coverage.

Help protect more of your paycheck and your lifestyle by ensuring you have the coverage you need.

[americanfidelity.com/disability-increase](http://americanfidelity.com/disability-increase)

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### Shantel Valencia

Account Manager, CA License #4170940  
 Central California Branch  
**866-504-0010 • 559-230-2107**  
[shantel.valencia@americanfidelity.com](mailto:shantel.valencia@americanfidelity.com)



American Fidelity Assurance Company  
[americanfidelity.com](http://americanfidelity.com)