



Hartnell College Staff,

The week of November 13th kicks off the open enrollment period for our **section 125 benefits including flexible spending accounts, disability, voluntary benefits and 403(B) Retirement Savings with American Fidelity**. For those of you who already take advantage of the pre-tax elections, this is good time for you to review your current coverage and ensure you and your family are fully covered. If you are not already taking advantage of our full benefits package, this is a good opportunity to learn more about how you can save money on your monthly medical premiums, protect your income and save for retirement.

It has been some time since we have had an American Fidelity representative available in person at our school sites. We encourage you to take time to meet with our American Fidelity representative and review the offerings **so you** have a better understanding of the benefits available to you. See below for more information on the voluntary coverage available to you.

Disability Income Protection

As you know, Hartnell College Employees (all classifications and bargaining groups) **DO NOT pay into state disability (SDI)**. This means that if you are unable to work due to a disability, your full income is only guaranteed for the number of sick days you have accumulated unless you elect to participate in voluntary disability coverage. If you and your family rely in your income, it is highly recommended that you schedule an appointment to learn about your coverage options

Flexible Spending Account/Dependent Daycare Account

These accounts allow you to set aside money pre-tax to help you pay for out of pocket medical, dental, vision and childcare expenses with pre-tax dollars which means a savings for you. If you have a planned medical, dental or vision expense coming up or you pay for childcare, you should meet with our American Fidelity Representative to see if any of these plans will save you and your family money.

Why American Fidelity?

American Fidelity is a leading provider of employer-based benefit solutions and specialize in the education industry. As a specialist, they understand the unique needs of the education community and designs supplemental benefits and tax-saving services around these needs.

American Fidelity offers supplemental benefits, including:

- Disability Income Protection
- Accident Protection
- Cancer Protection
- Critical Illness Protection
- Life Insurance, no medical exams required
- Retirement Savings, 403b

These benefits help provide protection for you and your family *in addition to your medical insurance*. Benefits are paid directly to you and can help offset out-of-pocket expenses. **There is no obligation to participate in these supplemental benefits.**

What's next? Soon, you'll begin receiving communications from the district regarding your available benefits and how to complete your enrollment. These communication pieces will provide more details on the options available to you, information to help you prepare for your enrollment, and instructions on how to enroll.

You may schedule your open enrollment appointment to learn about Section 125 and other supplemental benefits available through American Fidelity now in one of the four ways below:

- Click: <https://enroll.americanfidelity.com/F4A2BD72>
- Call 1-866-504-0010 ext 0
- Email afes-fresnobranch@americanfidelity.com
- QR Code - point Smartphone camera here...



American Fidelity ONLY provides Section 125 and supplemental benefits. If you need to make changes to your medical, dental, or vision plans, please contact me directly at arriaga@hartnell.edu or 831-770-6166.

Sincerely,

Alma Arriaga
Benefits & Leaves Analyst