



# New Career, New Choices

Starting a new job can be overwhelming, and your insurance options can be confusing. What you select may be one of the most important things you do this year.

Get help with your options. Stop by and see an American Fidelity account manager.



## Flexible Spending Accounts

- help with out-of-pocket medical expenses and dependent day care costs
- let you take money from your paycheck, pre-tax
- allow you to use the funds for eligible costs incurred during the plan year

[americanfidelity.com/info/fsa](https://americanfidelity.com/info/fsa)



## Dependent Care Accounts

- allow you to repay yourself for eligible dependent care costs incurred during the plan year
- let you withhold your money from your paycheck, pre-tax, reducing your overall tax burden

[americanfidelity.com/info/fsa](https://americanfidelity.com/info/fsa)



## Accident Only Insurance

### AF™ Limited Benefit Accident Only Insurance

- may help manage out-of-pocket costs to treat injuries resulting from a covered accident
- provides benefit payments directly to you

[americanfidelity.com/info/accident](https://americanfidelity.com/info/accident)



## Cancer Insurance

### AF™ Limited Benefit Individual Cancer Insurance

- may help ease the financial burden of cancer treatment, so you can focus on recovery
- provides benefit payments directly to you

[americanfidelity.com/info/cancer](https://americanfidelity.com/info/cancer)



EMPLOYER BENEFIT  
SOLUTIONS  
FOR EDUCATION

An unintentional injury averages **\$4,339** in medical expenses.

*National Safety Council, Injury Facts, 2019 Web.*



## 403(b) Annuities

### Participating in a 403(b) Plan

- allows you to save for retirement and reduce your federal taxable income by the amount you choose to contribute on a pre-tax basis
- offers tax-deferred growth, flexibility on contribution changes, and loans if the plan allows

[americanfidelity.com/info/annuities](http://americanfidelity.com/info/annuities)



## Educational Videos

Through short videos, we offer multiple ways to learn about your benefits options.

This video library includes enrollment tips, insurance information, stories, and support options.

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

## An Easy Way to Pay for Expenses

Would you like to gain tax savings when paying for medical or dependent care costs? With a Section 125 Plan, your money can be taken from your paycheck pre-tax and used for eligible costs. And since your money is taken out pre-tax, it reduces your taxable income, and allows you to take home more money in each paycheck.

### How Does it Work?

Look at the example below. Jane makes \$4,000 per paycheck and is paid monthly. Under a Section 125 Plan, she would save \$82.96 a month. That's a savings of \$995.52 a year. To calculate your possible savings, visit [americanfidelity.com/s125-calculator](http://americanfidelity.com/s125-calculator)

Earnings & Hours	Without 125	With 125
<b>Gross Pay</b>	\$4,000	\$4,000
Health Insurance	-\$300	-\$300
Health FSA Contribution	N/A	-\$300
<b>Taxable Income</b>	<b>\$3,700</b>	<b>\$3,400</b>
Taxes (Federal & State @ 20%)	-\$740	-\$680
Less Estimated FICA (7.65%)	-\$283.05	-\$260.10
Out-of Pocket Medical Expenses	-\$300	N/A
<b>Take Home Pay</b>	<b>\$2,376.95</b>	<b>\$2,459.90</b>



**A savings of \$995.52 a year**

Where allowable by law. If you are subject to FICA taxes, there might be a reduction in your social security benefit due to the reduction of FICA contributions. Example is hypothetical for illustrative purposes only. Please consult your tax advisor for actual tax savings.

## 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



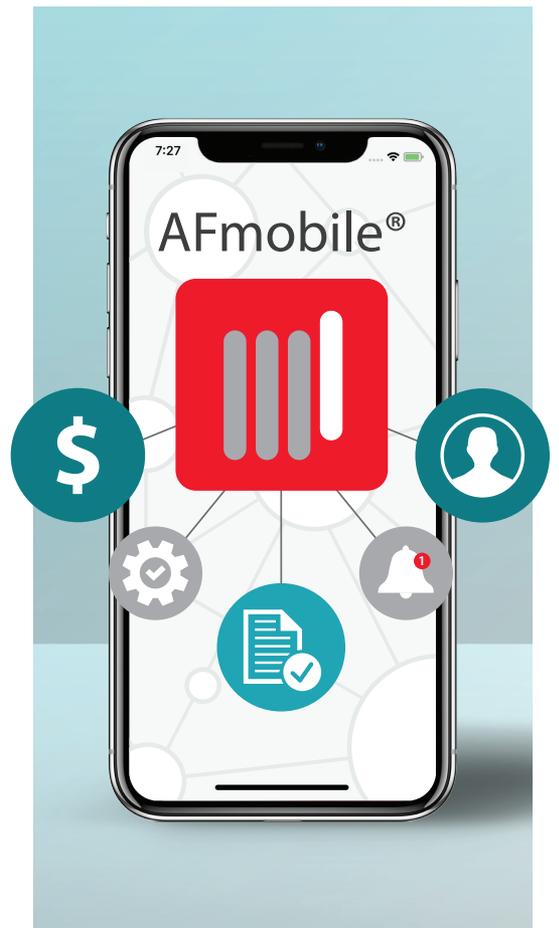
### Maintain

personal information

### Get Started

Register at [americanfidelity.com/register](https://americanfidelity.com/register) or download AFmobile and select the New User link.

*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.*



Do you have protection  
when you need it **most**?

