

Plan Year
1/01/2023 - 9/30/2023

AMERICAN FIDELITY
a different opinion

EMPLOYER BENEFIT SOLUTIONS FOR EDUCATION

Your Benefits Overview

Enrolling in the same plans as last year may seem like the easiest way to go. But things change. It might be time to change your insurance too.

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

Disability Income Insurance

AF™ **Disability Income Insurance**

- can help protect your finances in case of a covered injury or illness
- provides a benefit to help cover costs while you are unable to work
- pays some of your gross monthly earnings

americanfidelity.com/info/disability

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

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

Critical Illness Insurance

AF™ **Limited Benefit Critical Illness Insurance**

- pays a benefit upon diagnosis of certain covered life-altering illnesses
- helps with costs not covered by medical insurance

americanfidelity.com/info/critical-illness

Each year, about **2.8 million children** between the ages of 5 and 14 are treated for sports and recreational-related injuries.

National Safety Council, Injury Facts; 2019 Web.

Hospital Indemnity Insurance

AF™ **Limited Benefit Hospital Indemnity Insurance**

- helps pay for out-of-pocket costs, like a hospital stay
- when used with a Health Savings Account allows for a tax benefit and potential savings

americanfidelity.com/info/hospital-indemnity

Life Insurance

AF™ **Life Insurance** may help ensure your family is financially protected in the event of a loss. You own the policy, so you can take it with you to a different job or into retirement.

americanfidelity.com/info/life

Annuities

Annuities can be used within a **403(b) Plan**, **457(b) Plan**, **Traditional IRA**, or **Roth IRA**. They can be an important tool in your retirement savings plan.

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

Flexible Spending Accounts

Everyone likes saving money.

Flexible spending accounts (FSA) allow you to save part of your paycheck, before taxes, to pay for eligible costs throughout the year.

Types of Accounts

- Healthcare FSAs
- Limited Purpose FSAs
- Dependent Care Accounts

Explore your savings options at americanfidelity.com/info/fsa



To calculate medical costs that may not be covered by insurance, visit 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 bandages
- Physical exams
- Physical therapy
- Prescriptions
- Prenatal care
- Sunscreen with 15 SPF or higher
- Walkers/wheelchairs

americanfidelity.com/eligible-expenses

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

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

*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 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.

Online Account Support

Your Benefits, Your Account

Within your online account, you'll find all your benefits and reimbursement information in one place.

File a Claim

Submit claims for your insurance benefits or reimbursement accounts

Track Claims

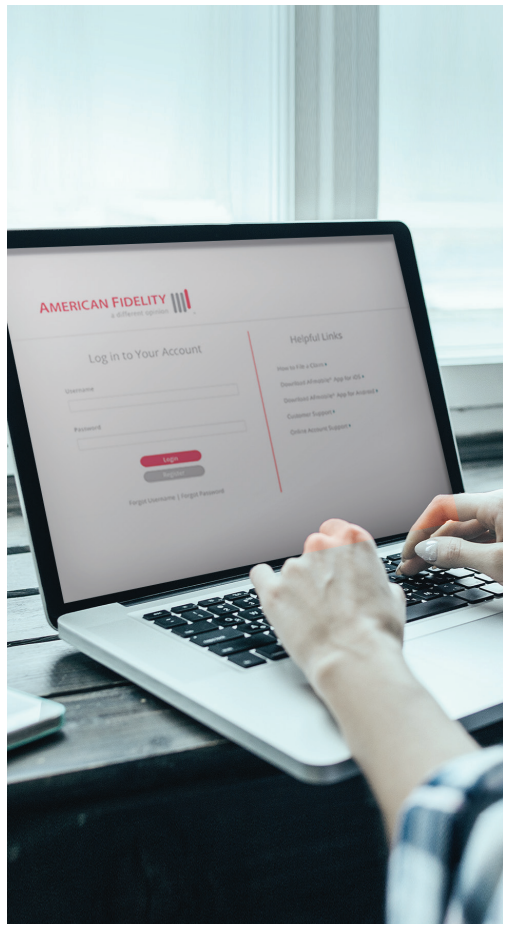
View the status of your benefits and reimbursements claims

Upload Documentation

Attach receipts and documentation for claims

Manage Preferences

Edit your profile, enroll in direct deposit, and elect communication preferences



Schedule Your Appointment

https://enroll.americanfidelity.com/549E23E7

Point your smart phone camera at the QR code and open the link that appears.

IRAs/Roth IRAs: *Not generally qualified benefits under Section 125 Plans. Please contact your tax advisor for information regarding your specific situation.*

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Limitations, exclusions and waiting periods may apply.