

# 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.



## 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](http://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](http://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](http://americanfidelity.com/info/cancer)



## 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](http://americanfidelity.com/info/life)

**AMERICAN FIDELITY**  
a different opinion



EMPLOYER BENEFIT  
SOLUTIONS  
FOR EDUCATION

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

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



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



## 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](http://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](http://americanfidelity.com/info/fsa)



## Manage Medical Costs

Many people need help with the cost of what health insurance doesn't cover.

Learn about insurance and reimbursement accounts that may be available to you.

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

## File Your Claims Faster

### AFmobile®

Our mobile app is the easiest way to submit your claims and documentation. Upload documentation\* directly from your device's picture gallery.



### americanfidelity.com®

Filing online is convenient, secure, and provides faster claim processing than filing by paper. From your laptop or desktop, log in to file a claim and upload documentation\*.



### Need assistance?

Visit [americanfidelity.com/fileclaim](http://americanfidelity.com/fileclaim)

\*The Internal Revenue Code regulations require proof of eligible expenses using itemized receipts or other documentation showing the date of service, person for whom service was provided and description of the expense. Depending on the type of expense, documentation may come in the form of third party itemized statements or Explanation of Benefits.

# 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
Gross Pay	\$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.



### Get Started

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

## Annuities

### It's never too early to plan for retirement.

When you think about your retirement, do you envision opportunities to travel, learn a new hobby, or spend time with family? No matter your retirement goals, it's important to start saving early.

Even with government retirement systems, you may need to consider personal retirement options to make the best of your golden years.

That's where annuities—or retirement savings plans—can help.

#### How It Works:

1. **Select** the right account for you
2. **Determine** a contribution amount
3. **Contribute** from your paycheck
4. **Monitor** your investment performance

When it comes to your retirement, it's important to save early and often. Learn more about retirement savings plans at [americanfidelity.com/info/annuities](https://americanfidelity.com/info/annuities).



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

**Mike Whittingham**  
**Account Executive**  
**CA License #0K18118**  
Northern California Branch Office  
9355 E. Stockton Blvd., Suite 110  
Elk Grove, CA 95624  
**800-365-8306 • 866-679-1797**  
[mike.whittingham@americanfidelity.com](mailto:mike.whittingham@americanfidelity.com)

SB-33041-0120



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

*Limitations, exclusions and waiting periods may apply.*