



Important: This Letter Contains Information on Changes to Your Plan - Effective January 1, 2018

September 12, 2017

Dear Insured:

Thank you for choosing American Fidelity Assurance Company (American Fidelity) as your insurance provider. Financially protecting you and your family is an important part of American Fidelity, and we continually look for ways to serve you well.

We wanted to make you aware of some important plan changes affecting your Disability Income plan. These changes are **effective January 1, 2018**. Any claims incurred before **January 1, 2018** will be administered under your previous plan.

The following are modifications to your plan:

- **Accidental Death and Dismemberment Benefit:** An Accidental Death and Dismemberment Benefit of \$25,000 has been added to your policy.
- **Conversion Option:** A Conversion Option has been added to your policy.
- **Disabled and Working Benefit:** The Disabled and Working Benefit language for your plan has been updated.
- **Family Care Benefit:** If you are Disabled and Working, qualify to receive a Disability Payment from Us, and have one or more eligible Family Members, you may be eligible to receive a Family Care Benefit.
- **Pre-Existing Condition Limitation:** The Pre-Existing Condition Limitation Benefit language for your plan has been updated.
- **Maximum Disability Period:** The benefit period has been changed from "to age 65" to "Social Security Normal Retirement Age (SSNRA)."
- In addition, we will be adding an **Employee Assistance Program**. As a value added service, American Fidelity offers legal, financial and life coaching services to help with every day issues. For more information on this service visit LifeWorks.com or call **1-800-456-0018**.

800-662-1113 • 9000 Cameron Parkway • Oklahoma City, Oklahoma 73114 • www.americanfidelity.com

Go paperless! Access your plan certificate and other information at americanfidelity.com

Again, thank you for allowing American Fidelity to assist you with your insurance needs. We are pleased to have the opportunity to serve you.

All plan benefits, including those described in this letter are subject to important limitations and exclusions. Complete details on all plan provisions can be found in the plan certificate located on your School District's host site.

If you have any questions regarding your Disability Income Insurance benefits, please contact our Customer Care Team at **800-662-1113**.

Sincerely,

American Fidelity Communications Team

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