



## New here? We've got you covered!

As a new employee, choosing benefits can seem overwhelming. Get help with sorting out important details, reviewing your options and getting your questions answered.

Your American Fidelity account manager can help you create a personalized plan that fits your needs.



### Disability Income Insurance

- Helps protect your finances in case of a covered injury or illness.
- Provides a benefit to help cover costs while you are unable to work.
- Select from custom coverage options.

Learn more: [americanfidelity.com/disability](https://americanfidelity.com/disability)



### Limited Benefit Accident Only Insurance

- Helps with out-of-pocket expenses for the treatment of covered accidental injuries.
- Provides benefit payments directly to you.
- Some covered accidents include burns, a sprained ankle or spider bites.

Learn more: [americanfidelity.com/accident](https://americanfidelity.com/accident)



### Limited Benefit Cancer Insurance

- May help protect you financially if you are diagnosed with a covered cancer so you can focus on recovery.
- Provides benefit payments directly to you.
- May cover expenses like travel and lodging, experimental treatments and second opinions.

Learn more: [americanfidelity.com/cancer](https://americanfidelity.com/cancer)



### Limited Benefit Critical Illness Insurance

- Pays a lump sum benefit upon diagnosis of certain covered life-altering illnesses.
- Helps with costs not covered by medical insurance.
- Some eligible conditions include heart attack, organ failure and more.

Learn more: [americanfidelity.com/critical-illness](https://americanfidelity.com/critical-illness)



American Fidelity will visit your location during enrollment.

**AMERICAN FIDELITY**  
a different opinion



## Limited Benefit Hospital Indemnity Insurance

- Helps pay for out-of-pocket costs associated with a covered inpatient stay or treatment.
- Compatible with Health Savings Accounts allowing for tax benefits and potential savings.
- Benefits are paid directly to you.

Learn more: [americanfidelity.com/hospital-indemnity](https://americanfidelity.com/hospital-indemnity)



## Life Insurance

- May help financially protect your family if you were to pass away.
- Several plans available to select the coverage that best fits you and your family.
- Provides immediate coverage.

Learn more: [americanfidelity.com/life](https://americanfidelity.com/life)



## How can you prepare?

Browse our video library and watch short videos to learn about preparing for your enrollment, benefits education, inspiring stories and tutorials.

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

## Healthcare Flexible Spending Accounts

### Save money on eligible medical expenses.

Healthcare Flexible Spending Accounts (HCFSA) allow you to save part of your paycheck, before taxes, to pay for eligible medical costs throughout the year.

#### Features:

- Funds available at the beginning of your plan year
- Reduce your taxable income
- Contribute as much, or as little, as you want (up to the annual limit)

Learn more at [americanfidelity.com/fsa](https://americanfidelity.com/fsa)



Calculate medical costs  
[americanfidelity.com/fsa-worksheet](https://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 medications
- First aid kits
- Physical therapy
- Prescriptions
- Prenatal care
- Sunscreen with 15 SPF or higher
- Breast pumps and supplies

[americanfidelity.com/eligible-expenses](https://americanfidelity.com/eligible-expenses)

## Dependent Care Accounts

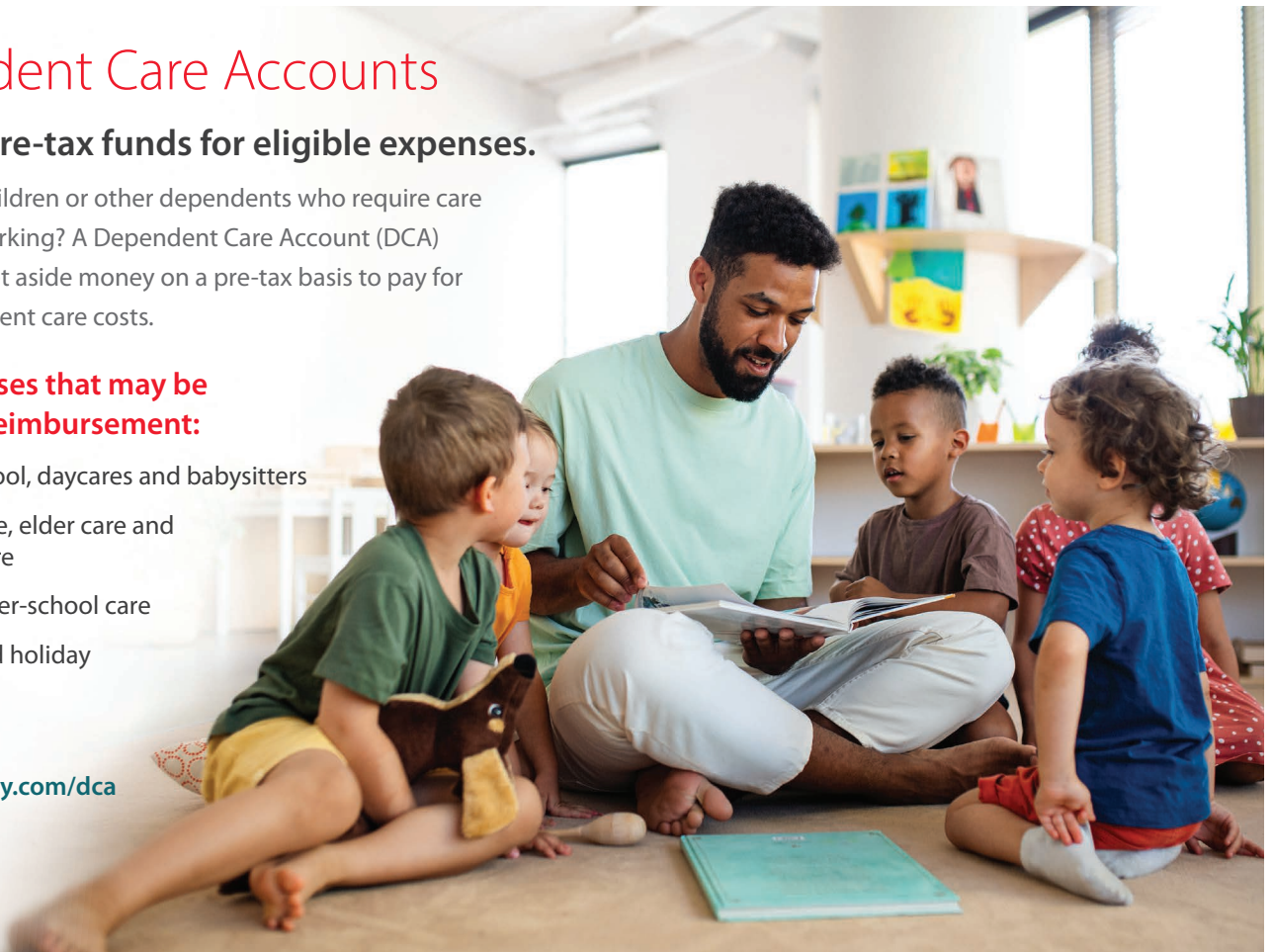
### Set aside pre-tax funds for eligible expenses.

Do you have children or other dependents who require care while you're working? A Dependent Care Account (DCA) allows you to set aside money on a pre-tax basis to pay for eligible dependent care costs.

#### Some expenses that may be eligible for reimbursement:

- Nursery school, daycares and babysitters
- In-home care, elder care and custodial care
- Before or after-school care
- Summer and holiday day camps

Learn more at  
[americanfidelity.com/dca](https://americanfidelity.com/dca)



## File Your Claims Faster



**1 AFmobile®**  
Our mobile app is the easiest way to **submit your claims**. Upload documentation from your device's photo gallery.

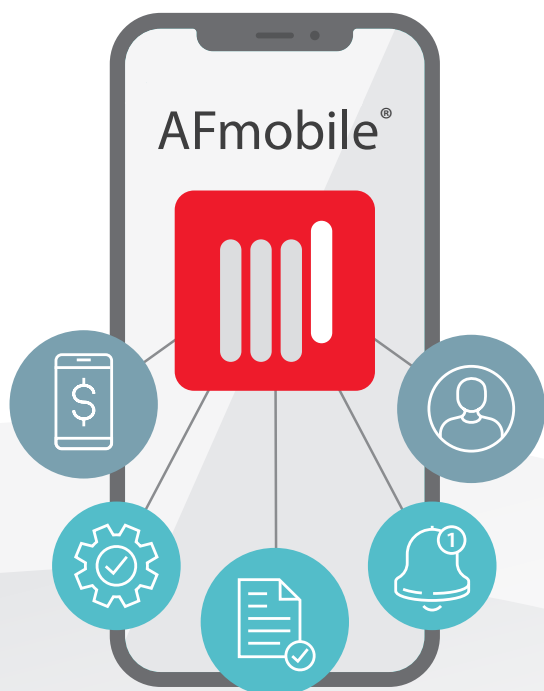
**2 americanfidelity.com®**  
Filing online is convenient, secure, and has a live chat option. From your computer, log in to file a claim.

**3 AFQuickClaims®**  
Do you have an accident, cancer, critical illness or disability policy? *You could receive some benefits in as little as one day when enrolled in direct deposit.*

#### Need assistance?

Visit [americanfidelity.com/fileclaim](https://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.*



## 24/7 Access with AFmobile®

Manage your insurance benefits and reimbursement accounts all from the palm of your hand.



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**Manage** claims and reimbursements



**Submit** documentation



**Receive** alerts



**Maintain** personal information

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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.



## Inspiring Stories

Hear from others who have shared their life-changing stories. American Fidelity is honored to be a part of their journeys.

[americanfidelity.com/customer-stories](https://americanfidelity.com/customer-stories)

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