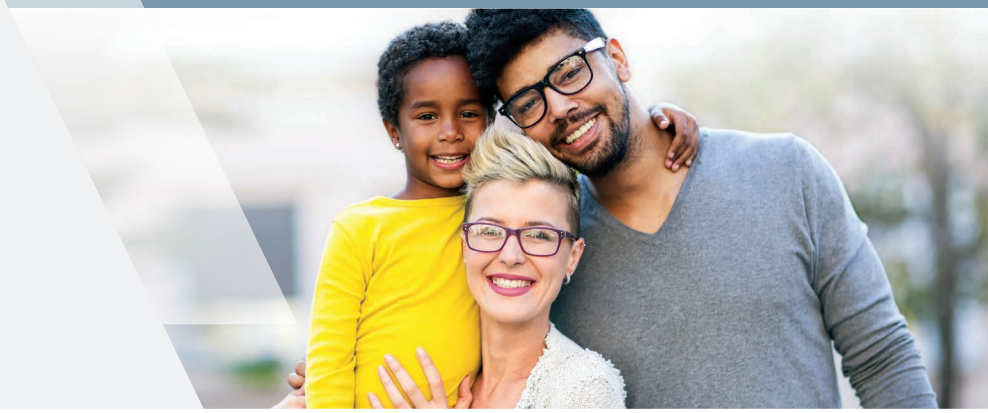
Mt. Diablo USD



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.

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

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

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

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

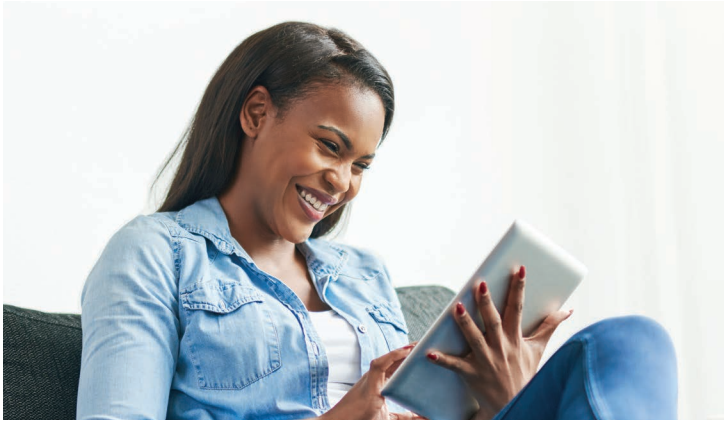
Schedule your appointment by calling 1-800-365-8306.

AMERICAN FIDELITY
a different opinion

Annuities

- Provides a valuable savings vehicle with growth potential and flexibility.
- Allows the opportunity for guaranteed lifetime income.
- Offers flexbility for a diversified retirement portfolio.

Learn more: americanfidelity.com/annuities



Healthcare Flexible Spending Accounts

- Helps with out-of-pocket medical expenses.
- You choose how much you want to set aside (up to the annual limit).
- The funds are taken out pre-tax, which may increase the amount you take home each paycheck.

Learn more: americanfidelity.com/fsa

File Your Claims Faster

Your online account is convenient, secure and provides faster claim processing than filing by paper.

You can file your claim, upload documentation and track your claims with an online account.

americanfidelity.com/register

Healthcare Flexible Spending Accounts

Save money on eligible medical expenses.

Healthcare Flexible Spending Accounts (HCFSAs) 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



Calculate medical costs
americanfidelity.com/fsa-worksheet

Examples of Eligible Expenses

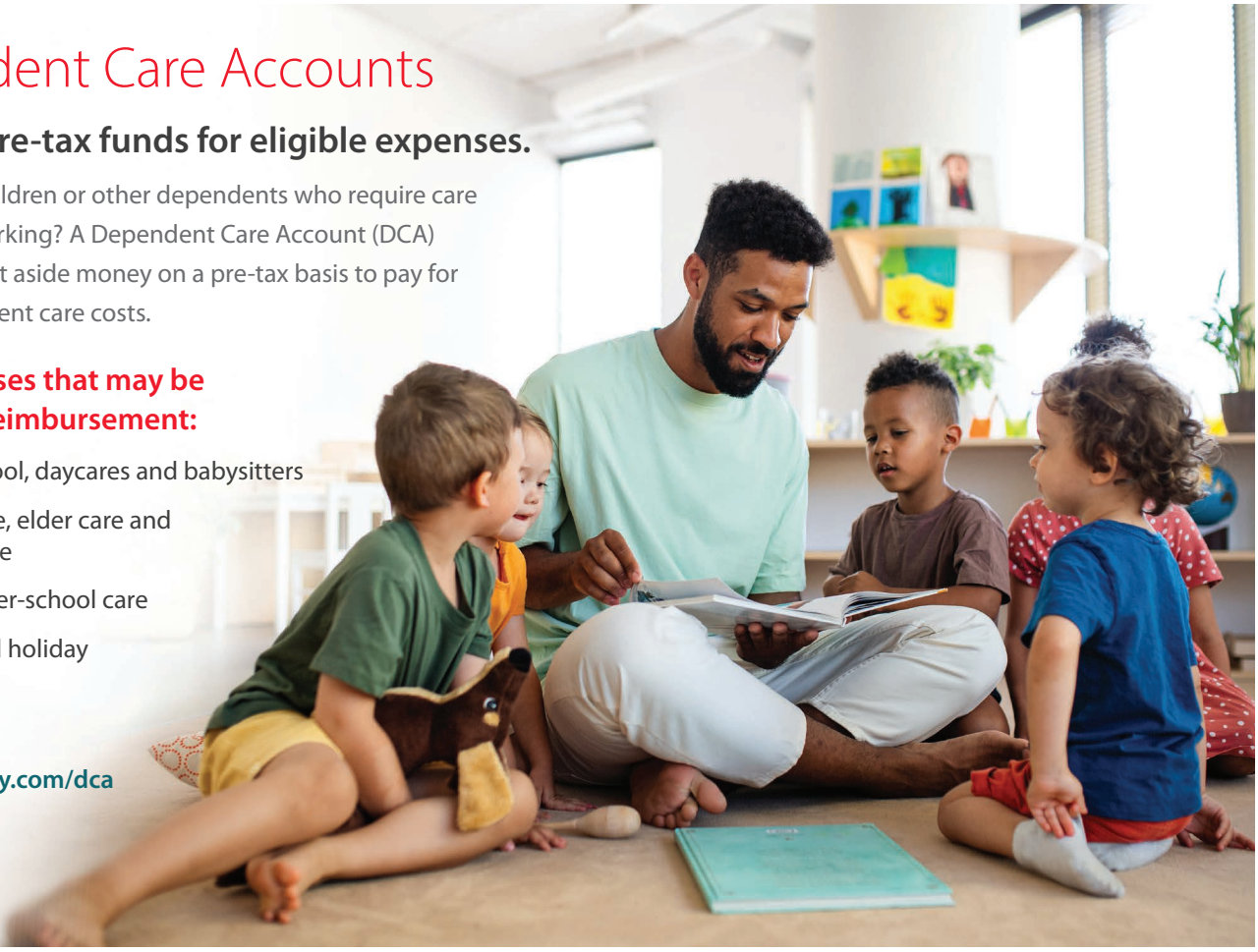
- Asthma treatments
- Chiropractic care
- Contact lenses
- Copays
- Dental services
- Eye exam/eyeglasses
- Fertility treatments
- Laser eye surgery
- Over-the-counter medications
- First aid kits
- Physical therapy
- Prescriptions
- Prenatal care
- Sunscreen with 15 SPF or higher
- Breast pumps and supplies

americanfidelity.com/eligible-expenses

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

Bring Home More From Your Paycheck

Take advantage of tax savings when paying for medical coverage and out-of-pocket expenses before taxes. This could reduce your taxable income and allow you to take home more money.

How does it work?

Consider this example: Jane makes $2,000 per paycheck and is paid twice a month. Under a tax-savings plan, she would save $140 per month, adding up to $1,680 a year. Calculate your possible savings: **americanfidelity.com/s125-calculator**

Earnings	Post-Tax	Pre-Tax
Gross Pay	$2,000	$2,000
Eligible Benefit Contributions	N/A	-$250
Taxable Gross	**$2,000**	**$1,750**
Estimated Taxes (Federal & State @ 20%)	-$400	-$350
Estimated FICA (7.65%)	-$153	-$133
Out-of-Pocket Medical Expenses	-$250	N/A
Take Home Pay	**$1,197**	**$1,267**

*A savings of **$1,680** a year*

Example is for illustrative purposes only. Please consult your tax advisor for actual tax savings.

Online Account Support

Access your information 24/7.

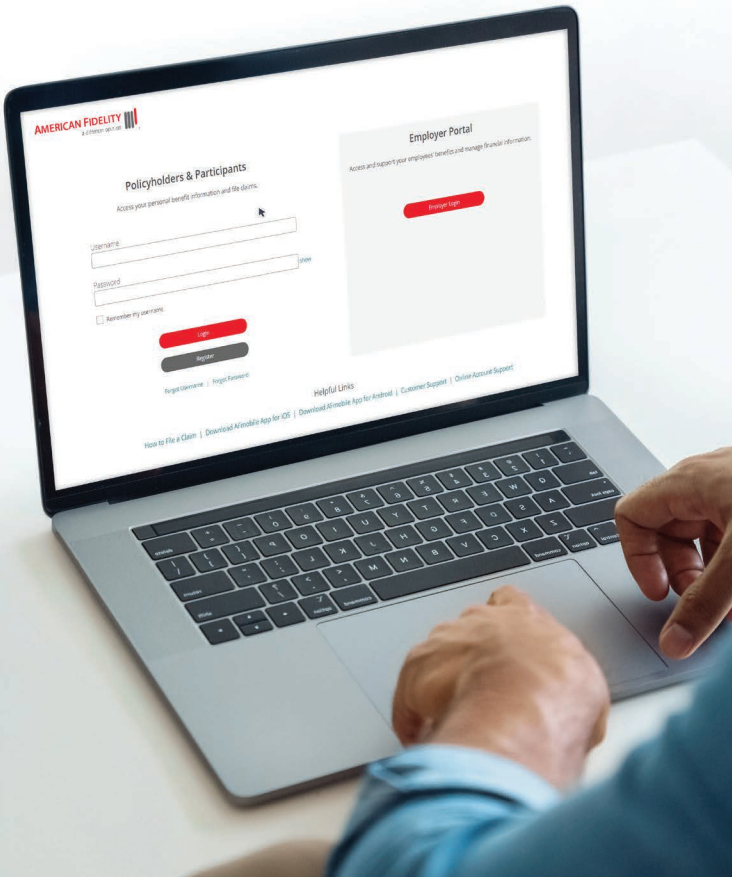
Browse your benefits and reimbursement information anytime you want, all in one convenient place.

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





24/7 Access to Your Benefits

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