

California Collaborative for Educational Excellence

Plan Year

1/1/2026 - 12/31/2026



Benefits that help you and your wallet.

Your benefits enrollment is here, and your plan includes nontaxable benefits. When you pay for coverage pre-tax, you can help financially protect your family while reducing your taxable income.

Your American Fidelity account manager can help you create a plan that fits your unique 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



Book your appointment.

<https://enroll.americanfidelity.com/F2828594>

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FIDELITY** 
a different opinion

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.



24/7 Access to Your Benefits

With AFmobile®, you can manage your reimbursement accounts and insurance benefits from the palm of your hand.

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