

Prepare for Your Enrollment

Taking time to sit down and make insurance choices each year may be the last thing you want to do. At the same time, it may be one of the most important decisions you make all year. Having this information will help you make decisions during your enrollment.

Note questions you have about your available insurance options prior to enrollment.

List any medical, dental, or vision procedures you have planned for next year.

Write down what you typically spend on prescriptions. *Tip: Log in to your pharmacy's website to view your history.*



AMERICAN FIDELITY
a different opinion



American Fidelity Assurance Company
americanfidelity.com

Limitations, exclusions and waiting periods may apply.

EMPLOYER BENEFIT
SOLUTIONS
FOR EDUCATION

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



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



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



Term Life Insurance

AF™ Term Life Insurance

- is a renewable and convertible term life insurance policy for which rates are guaranteed not to increase during the initial term
- allows you to choose from 10, 20, or 30-year term periods
- is owned by you, so you can take it with you to a different job or into retirement

americanfidelity.com/info/life

Stroke is a **leading cause** of serious, long-term disability in the United States.

American Heart Association: Heart Disease and Stroke Statistics 2019 At-a-Glance, p.2 February 2019.

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SB-33041-0120



Whole Life Insurance

AF™ Whole Life Insurance

- provides a guaranteed death benefit, cash value, and premiums up to age 121
- allows for full cash value flexibility to stop paying premiums and still have some life insurance coverage in force
- is owned by you, so you can take it with you to a different job or into retirement

americanfidelity.com/info/life



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



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



Educational Videos

Through short videos, we offer multiple ways to learn about your benefits options.

This video library includes enrollment tips, insurance information, stories, and support options.

americanfidelity.com/videos

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 \$2,000 a month. Under a Section 125 Plan, Jane would have \$70 more a month. That's a savings of \$840 a year. To calculate your possible savings, visit americanfidelity.com/s125-calculator

Earnings & Hours

	Without S125	With S125
Monthly Salary	\$2,000	\$2,000
Medical Deductions	N/A	-\$250
Taxable Gross	\$2,000	\$1,750
Taxes (Federal & State @ 20%)	-\$400	-\$350
Less Estimated FICA (7.65%)	-\$153	-\$133
Medical Expenses	-\$250	N/A
Take Home Pay	\$1,197	\$1,267

With S125

\$2,000
-\$250
\$1,750
-\$350
-\$133
N/A
\$1,267

**A savings of
\$840 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.

Flexible Spending Accounts

Everyone likes saving money.

Flexible spending accounts (FSA) allow you to save part of your paycheck, before taxes, to pay for eligible costs throughout the year.

Types of Accounts

- Healthcare FSAs
- Limited Purpose FSAs
- Dependent Care Accounts

Explore your savings options at americanfidelity.com/info/fsa



To calculate medical costs that may not be covered by insurance, visit americanfidelity.com/fsa-worksheet

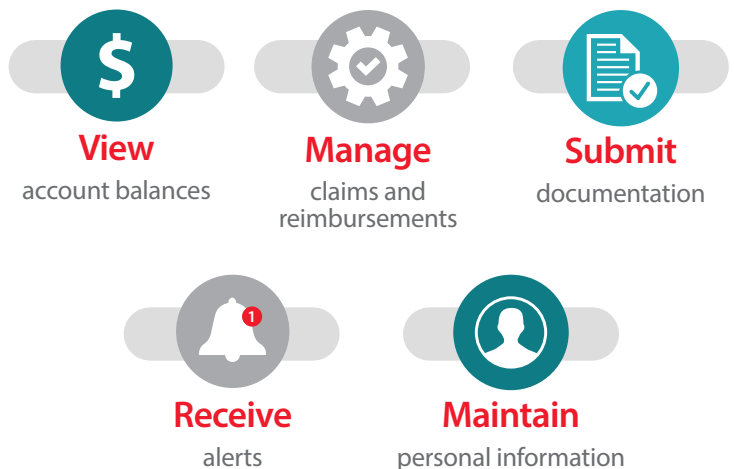
Examples of Eligible Expenses

- | | | |
|---|---|--|
| <ul style="list-style-type: none">• Asthma treatments• Chiropractic care• Contact lenses• Copays• Dental services | <ul style="list-style-type: none">• Eye exam/eyeglasses• Fertility treatments• Laser eye surgery• Over-the-counter bandages• Physical exams | <ul style="list-style-type: none">• Physical therapy• Prescriptions• Prenatal care• Sunscreen with 15 SPF or higher• Walkers/wheelchairs |
|---|---|--|

americanfidelity.com/eligible-expenses

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 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.

