



# Plan for tomorrow, Today.

Everyone knows health insurance doesn't pay for everything. Do you feel fully protected? Reviewing and updating your coverage each year is important.

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](http://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](http://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](http://americanfidelity.com/info/accident)



## Critical Illness Insurance

### AF™ Limited Benefit Critical Illness Insurance

- pays a benefit upon diagnosis of certain covered life-altering illnesses
- helps with costs not covered by medical insurance

[americanfidelity.com/info/critical-illness](http://americanfidelity.com/info/critical-illness)

**AMERICAN  
FIDELITY**   
a different opinion

EMPLOYER BENEFIT  
SOLUTIONS  
FOR EDUCATION

An unintentional injury  
averages **\$4,339** in  
medical expenses.

*National Safety Council, Injury Facts, 2019 Web.*



## 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](https://americanfidelity.com/info/life)



## 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](https://americanfidelity.com/info/life)



## Hospital Indemnity Insurance

### AF™ Limited Benefit Hospital Indemnity Insurance

- helps pay for out-of-pocket costs, like a hospital stay
- when used with a Health Savings Account allows for a tax benefit and potential savings

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



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

## 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](https://americanfidelity.com/info/fsa)



To calculate medical costs that may not be covered by insurance, visit [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 bandages
- Physical exams
- Physical therapy
- Prescriptions
- Prenatal care
- Sunscreen with 15 SPF or higher
- Walkers/wheelchairs

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

# 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 \$4,000 per paycheck and is paid monthly. Under a Section 125 Plan, she would save \$82.96 a month. That's a savings of \$995.52 a year. To calculate your possible savings, visit [americanfidelity.com/s125-calculator](https://americanfidelity.com/s125-calculator)

| Earnings & Hours               | Without 125       | With 125          |
|--------------------------------|-------------------|-------------------|
| Gross Pay                      | \$4,000           | \$4,000           |
| Health Insurance               | -\$300            | -\$300            |
| Health FSA Contribution        | N/A               | -\$300            |
| <b>Taxable Income</b>          | <b>\$3,700</b>    | <b>\$3,400</b>    |
| Taxes (Federal & State @ 20%)  | -\$740            | -\$680            |
| Less Estimated FICA (7.65%)    | -\$283.05         | -\$260.10         |
| Out-of-Pocket Medical Expenses | -\$300            | N/A               |
| <b>Take Home Pay</b>           | <b>\$2,376.95</b> | <b>\$2,459.90</b> |



A savings  
of **\$995.52**  
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.*

## 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](https://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.*



# Online Account Support

## Your Benefits, Your Account

Within your online account, you'll find all your benefits and reimbursement information in one place.



### File a Claim

Submit claims for your insurance benefits or reimbursement accounts



### Track Claims

View the status of your benefits and reimbursements claims



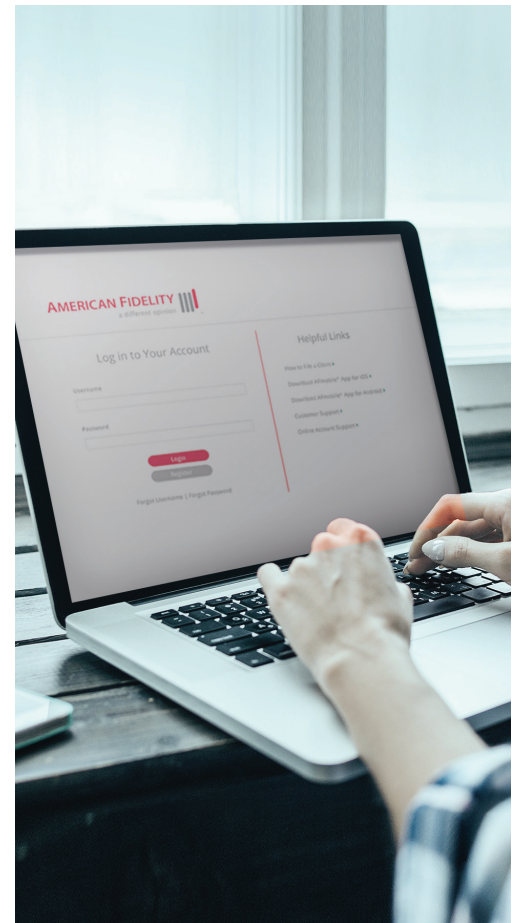
### Upload Documentation

Attach receipts and documentation for claims



### Manage Preferences

Edit your profile, enroll in direct deposit, and elect communication preferences



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*Limitations, exclusions and waiting periods may apply.*