

# Your Benefits Overview

Enrolling in the same plans as last year may seem like the easiest way to go. But things change. It might be time to change your insurance too.

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](https://americanfidelity.com/info/disability)



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



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



## 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](https://americanfidelity.com/info/critical-illness)



Plan Year  
10/01/2022 - 9/30/2023

**AMERICAN FIDELITY**  
a different opinion

EMPLOYER BENEFIT  
SOLUTIONS  
FOR EDUCATION

Each year, about **2.8 million children** between the ages of 5 and 14 are treated for sports and recreational-related injuries.

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



## 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](http://americanfidelity.com/info/hospital-indemnity)



## Universal Life Insurance

may provide protection for your entire life. The policy

- has a guaranteed death benefit to age 121
- allows premium guarantees averaging 38 years at most issue ages
- is owned by you, so you can take it with you to a different job or into retirement



## 403(b) Annuities

Participating in a 403(b) Plan

- allows you to save for retirement and reduce your federal taxable income by the amount you choose to contribute on a pre-tax basis
- offers tax-deferred growth, flexibility on contribution changes, and loans if the plan allows

[americanfidelity.com/info/annuities](http://americanfidelity.com/info/annuities)



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



To calculate medical costs that may not be covered by insurance, visit [americanfidelity.com/fsa-worksheet](http://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](http://americanfidelity.com/eligible-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](http://americanfidelity.com/s125-calculator)

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

## File Your Claims Faster

### AFmobile®

Our mobile app is the easiest way to submit your claims and documentation. Upload documentation\* directly from your device's picture gallery.



### americanfidelity.com®

Filing online is convenient, secure, and provides faster claim processing than filing by paper. From your laptop or desktop, log in to file a claim and upload documentation\*.



### Need assistance?

Visit [americanfidelity.com/fileclaim](http://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.

- View**  
account balances
- Manage**  
claims and reimbursements
- Submit**  
documentation
- Receive**  
alerts
- Maintain**  
personal information

### 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.*



**Schedule Your Enrollment**  
<https://enroll.americanfidelity.com>

Point your smart phone at the QR code and open the link that appears.

**Universal Life Insurance:** Flexible Premium Adjustable Life insurance. This product may contain limitations. Underwritten by Texas Life Insurance Company, Waco, Texas. Not generally qualified benefits under Section 125 plans. Not affiliated with American Fidelity Assurance Company.

**IRAs/Roth IRAs:** Not generally qualified benefits under Section 125 Plans. Please contact your tax advisor for information regarding your specific situation.

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*Limitations, exclusions and waiting periods may apply.*