



Plan Year
10/1/2021 - 9/30/2022

Enrollment Begins:
August 23, 2021

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



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



Life Insurance

AF™ Life Insurance may help ensure your family is financially protected in the event of a loss. You own the policy, so you can take it with you to a different job or into retirement.

americanfidelity.com/info/life

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.



Annuities

Annuities can be used within a **403(b) Plan**, **457(b) Plan**, **Traditional IRA**, or **Roth IRA**. They can be an important tool in your retirement savings plan.

americanfidelity.com/info/annuities



Healthcare Flexible Spending Accounts

- let you take money from your paycheck, pre-tax
- allow you to put money into an account to pay for eligible medical costs

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



Manage Medical Costs

Many people need help with the cost of what health insurance doesn't cover.

Learn about insurance and reimbursement accounts that may be available to you.

americanfidelity.com/info

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

- 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

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 per paycheck and is paid twice a month. 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

Earnings & Hours	Without 125	With 125
Gross Pay	\$2,000	\$2,000
Health Insurance	-\$150	-\$150
Health FSA Contribution	N/A	-\$150
Taxable Income	\$1,850	\$1,700
Taxes (Federal & State @ 20%)	-\$370	-\$340
Less Estimated FICA (7.65%)	-\$141.53	-\$130.05
Out-of-Pocket Medical Expenses	-\$150	N/A
Take Home Pay	\$1,188.47	\$1,229.95

 **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.



Is your family financially **protected?**

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.



Schedule Your Appointment

<https://enroll.americanfidelity.com/4397CD56>
or call 800-365-8306, Option 7 for assistance.



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

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.