



Plan Year
7/1/2023 to 6/30/2024

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.



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



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



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



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

**AMERICAN
FIDELITY** 
a different opinion

EMPLOYER BENEFIT
SOLUTIONS
FOR EDUCATION

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.*



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



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

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 \$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

Earnings & Hours	Without 125	With 125	 A savings of \$995.52 a year
Gross Pay	\$4,000	\$4,000	
Health Insurance	-\$300	-\$300	
Health FSA Contribution	N/A	-\$300	
Taxable Income	\$3,700	\$3,400	
Taxes (Federal & State @ 20%)	-\$740	-\$680	
Less Estimated FICA (7.65%)	-\$283.05	-\$260.10	
Out-of-Pocket Medical Expenses	-\$300	N/A	
Take Home Pay	\$2,376.95	\$2,459.90	

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.



Help protect the ones you **love.**

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 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/3DF83042>



Point your smart phone camera 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.

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Limitations, exclusions and waiting periods may apply.