

# 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.



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



## 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)



## 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)



## 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)

## Plan Year

10/1/2020 - 9/30/2021

**AMERICAN  
FIDELITY**   
a different opinion

EMPLOYER BENEFIT  
SOLUTIONS  
FOR THE PUBLIC SECTOR

In the U.S., men and women  
have a **1 in 3** lifetime risk of  
developing cancer.

*American Cancer Society: Cancer Facts and Figures 2019, pg. 14.*



## 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)



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



## 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

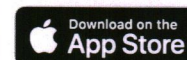
[americanfidelity.com/info/fsa](http://americanfidelity.com/info/fsa)



## 24/7 Access to Your Benefits

With AFmobile®, you can manage your reimbursement accounts and insurance benefits from the palm of your hand.

Download AFmobile today.



[americanfidelity.com/afmobile](http://americanfidelity.com/afmobile)

## 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](http://americanfidelity.com/s125-calculator)

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

◀ 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.

# File Your Claims Faster

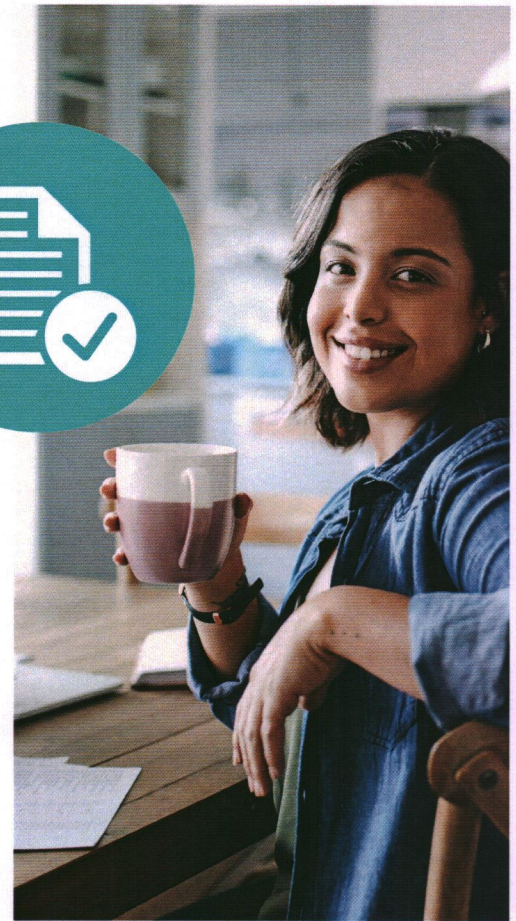
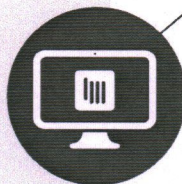
## AFmobile®

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/fileaclaim](https://americanfidelity.com/fileaclaim)

*\*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.*

# Flexible Spending Accounts

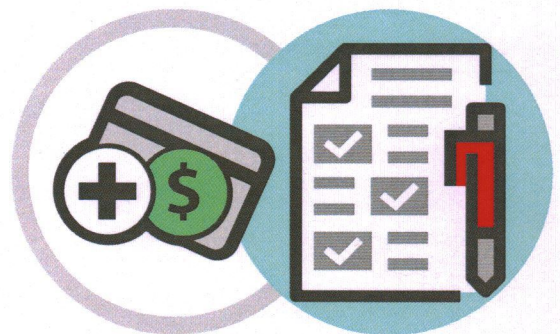
## Everyone likes saving money.

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)

# 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



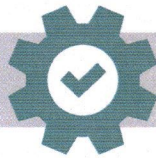
### Track Claims

View the status of your benefits and reimbursements claims



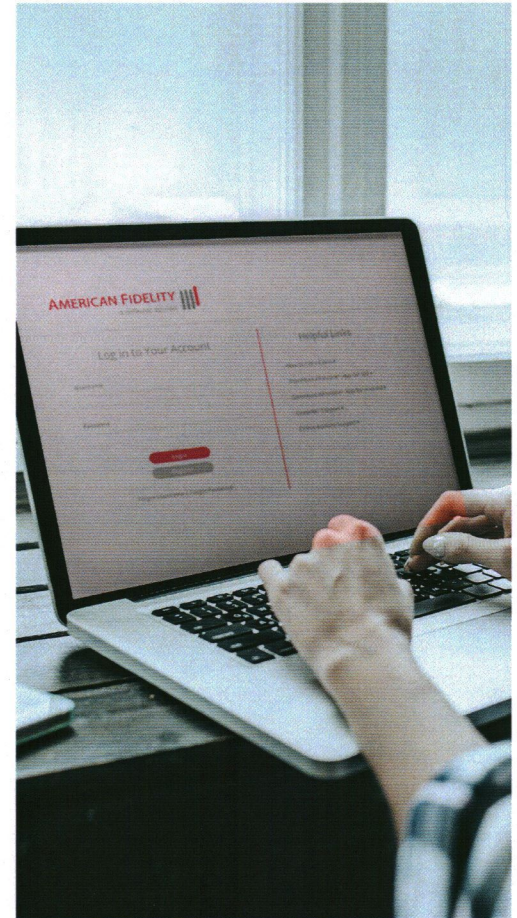
### Upload Documentation

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.*