San Joaquin County



Benefits that help you and your wallet.

Your benefits enrollment is here, and your plan includes nontaxable benefits. When you pay for coverage pre-tax, you can help financially protect your family while reducing your taxable income.

Your American Fidelity account manager can help you create a plan that fits your unique needs.



Disability Income Insurance

- Helps protect your finances in case of a covered injury or illness.
- Provides a benefit to help cover costs while you are unable to work.
- Select from custom coverage options.

Learn more: americanfidelity.com/disability



Limited Benefit Accident Only Insurance

- Helps with out-of-pocket expenses for the treatment of covered accidental injuries.
- Provides benefit payments directly to you.
- Some covered accidents include burns, a sprained ankle or spider bites.

Learn more: americanfidelity.com/accident



Limited Benefit Cancer Insurance

- May help protect you financially if you are diagnosed with a covered cancer so you can focus on recovery.
- Provides benefit payments directly to you.
- May cover expenses like travel and lodging, experimental treatments and second opinions.

Learn more: americanfidelity.com/cancer



Limited Benefit Critical Illness Insurance

- Pays a lump sum benefit upon diagnosis of certain covered life-altering illnesses.
- Helps with costs not covered by medical insurance.
- Some eligible conditions include heart attack, organ failure and more.

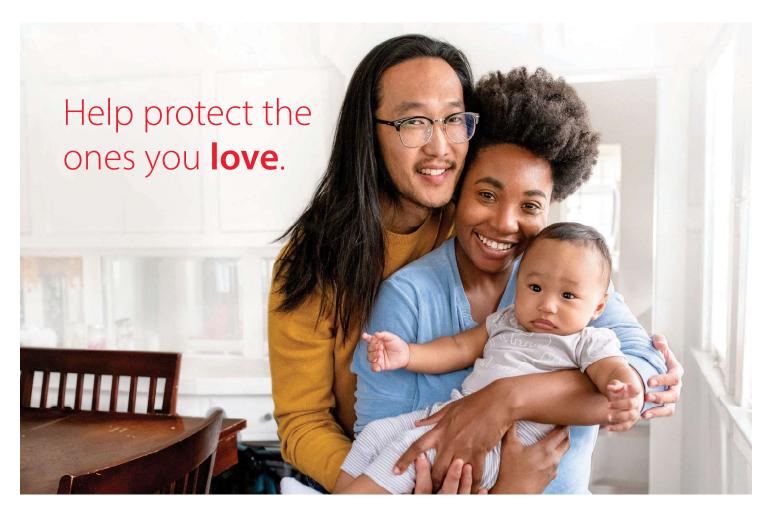
Learn more: americanfidelity.com/critical-illness



Book your appointment.

https://enroll.americanfidelity.com/C5F62AB5





Healthcare Flexible **Spending Accounts**

Save money on eligible medical expenses.

Healthcare Flexible Spending Accounts (HCFSAs) allow you to save part of your paycheck, before taxes, to pay for eligible medical costs throughout the year.

Features:

- Funds available at the beginning of your plan year
- Reduce your taxable income
- Contribute as much, or as little, as you want (up to the annual limit)

Learn more at americanfidelity.com/fsa



Examples of Eligible Expenses

- Asthma treatments
- Chiropractic care
- Contact lenses
- Copays
- Dental services
- Eye exam/eyeglasses
- Fertility treatments
- Laser eye surgery
- Over-the-counter medications
- First aid kits
- Physical therapy
- Prescriptions
- Prenatal care
- Sunscreen with 15 SPF or higher
- Breast pumps and supplies

americanfidelity.com/eligible-expenses



Term Life Insurance

- Rates are locked in for the term period you select and increase upon renewal.
- Provides immediate coverage.
- You own your policy, so you can take it with you to a different job or into retirement.

Learn more: americanfidelity.com/term-life



Whole Life Insurance

- Rates are based on issue age and guaranteed to remain level for the life of the policy to age 121.
- Policy's cash value can be used to pay for loans, premiums or other purposes.
- Provides immediate coverage.

Learn more: americanfidelity.com/whole-life



Did your salary increase?

If your salary has increased since your last enrollment, it's important that you review your Disability Income Insurance coverage.

Help protect more of your paycheck and your lifestyle by ensuring you have the coverage you need.

americanfidelity.com/disability-increase



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



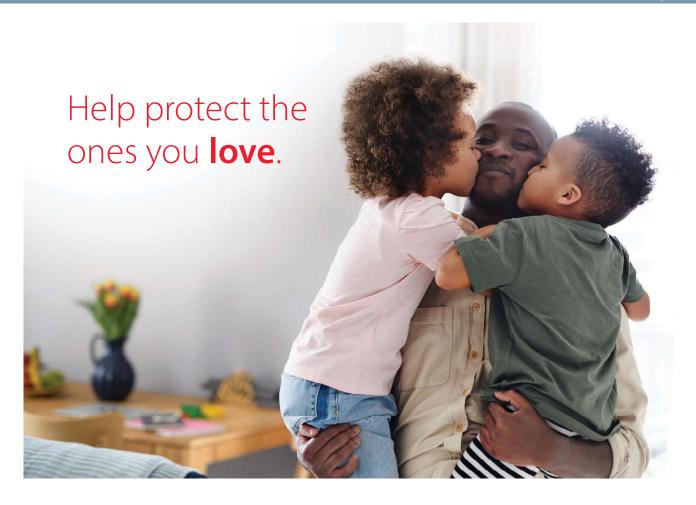
Maintain personal information

Get Started: Register online at americanfidelity.com/register

Download AFmobile at americanfidelity.com/afmobile



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.





Renewing your FSA?

Flexible Spending Accounts do not automatically renew each year. Meet with your American Fidelity account manager to ensure you continue taking advantage of these tax-savings accounts.

americanfidelity.com/fsa

These products may contain limitations, exclusions, and waiting periods. The following statements only apply if the product is displayed on this document.

These products are not appropriate for people who are eligible for Medicaid coverage: Accident Only, Cancer, Critical Illness, Hospital Indemnity,
Hospital GAP PLAN® and Hospital GAP Plan Choice® Insurance. HSA contributions are not subject to federal and most states' income tax. State income
tax may apply in California and New Jersey. Please consult a tax advisor for your state's specific rules. HRAs are not part of a Section 125 Plan. Contributions
made by employer not employee.

Kiley Quinlivan

Enrollment Coordinator, CA License #4154598 American Fidelity Assurance Company **800-662-1113, Ext. 5171** kiley.quinlivan@americanfidelity.com



American Fidelity Assurance Company americanfidelity.com