New Career, New Choices

Starting a new job can be overwhelming, and your insurance options can be confusing. What you select may be one of the most important things you do this year.

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

**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

**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

**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

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

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

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

Whole Life Insurance

AF™ Whole Life Insurance
- provides a guaranteed death benefit, cash value, and premiums up to age 121
- allows for full cash value flexibility to stop paying premiums and still have some life insurance coverage in force
- is owned by you, so you can take it with you to a different job or into retirement
americanfidelity.com/info/life

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

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 bring 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

<table>
<thead>
<tr>
<th>Earnings &amp; Hours</th>
<th>Without 125</th>
<th>With 125</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Pay</td>
<td>$4,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>-$300</td>
<td>-$300</td>
</tr>
<tr>
<td>Health FSA Contribution</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Taxable Income</td>
<td>$3,700</td>
<td>$3,400</td>
</tr>
<tr>
<td>Taxes (Federal &amp; State @ 20%)</td>
<td>-$740</td>
<td>-$680</td>
</tr>
<tr>
<td>Less Estimated FICA (7.65%)</td>
<td>-$283.05</td>
<td>-$260.10</td>
</tr>
<tr>
<td>Out-of-Pocket Medical Expenses</td>
<td>-$300</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Take Home Pay</strong></td>
<td><strong>$2,376.95</strong></td>
<td><strong>$2,459.90</strong></td>
</tr>
</tbody>
</table>

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

*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](http://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.*

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