



Annual Benefits Enrollment



Important Benefits for Your Family • Cost Saving Tools • Excellent Customer Service • [Learn More](#) >>



Our Family, Dedicated To Yours.®

It's Enrollment Time

For your upcoming Benefit Enrollment, an American Fidelity representative will be on hand to discuss all the benefit options and answer any questions you may have regarding the benefits available to you through American Fidelity Assurance Company.

This will be your only opportunity to enroll in these benefits for the year, so be sure to meet with your American Fidelity representative to create the benefit package that is right for you.

Preparing for Your Enrollment

Before meeting with your American Fidelity Representative, take time to evaluate your current coverage and decide how well it serves the needs of you and your family.

Important Points to Consider

- Review your beneficiaries.
- American Fidelity's options of portable insurance plans that you can keep if your employment changes.

What to Bring to Your Appointment

- Driver's license.
- Spouse and children's date of birth and Social Security number if considering coverage for them.
- Beneficiary information and if it is a trust please include the full name and date of trust.

SB-23298-0812

Section 125 Plan

You are eligible to participate in your employer's Section 125 Plan. The plan allows you to pay your premiums for qualified insurance plans on a pre-tax basis, which can reduce your total taxable income and possibly increase your take-home income.

Flexible Spending Accounts

Flexible Spending Accounts (FSA) are a great cost saving tool to help with dependent day care expenses and common out-of-pocket medical expenses. You can elect the amount to deduct pre-tax from your paycheck, and use the funds for eligible expenses throughout the plan year.

Health FSA

You may allocate money on a pre-tax basis to reimburse yourself for qualified medical expenses for you and your family. Qualified expenses include co-payments, medical deductibles, prescriptions, dental work, and much more.

Health FSA Worksheet

Use the worksheet below to estimate your annual out-of-pocket medical expenses. Eligible medical expenses include deductible and coinsurance amounts under a group health plan.

Out-of-Pocket Expenses	Estimated Annual Cost
Medical Insurance Deductibles	
Doctor Copayments	
Prescription Drugs	
Dental & Vision Care Expenses	
Other eligible expenses	
Total Annual Expenses =	
<i>(Divide by # of pay periods per year)</i>	÷ _____
Estimated Contribution per pay period =	

Dependent Day Care FSA

If your employer allows, you may allocate up to \$5000 per plan year (\$2,500 if married filing separate) for reimbursement of expenses for dependent care services such as after school care and dependent daycare centers if the expenses allow you (and your spouse) to be employed.

If you are interested in participating in either of these flexible spending accounts or want learn more about all the tax-saving advantages of these accounts, please visit with your American Fidelity representative.

Direct Deposit

Signing up for direct deposit? If so, please bring your bank account information to your appointment.

SB-23297-0812

Disability Income Insurance

If your paycheck stopped today, could you afford to pay for your mortgage, car payments, food, and other monthly expenses? How could you maintain your current lifestyle?

American Fidelity knows one of the most important assets a person possesses is their ability to go to work and earn a paycheck. Our Disability Income Insurance is designed to help protect you if you become disabled and cannot work due to a covered injury or sickness. Disability Income Insurance helps provide financial protection against the unexpected – disability.

How the Plan Works

If you become disabled due to a covered injury or sickness, Disability Income Insurance will pay a percentage of your gross monthly income once you have satisfied the elimination period. Disability benefits will be payable up to the benefit period stated in your policy.

Limitations, exclusions, and waiting periods may apply. Applicant's eligibility for this program may be subject to insurability. It is your responsibility to see your American Fidelity representative once you have satisfied your employer's waiting period.

SB-23292-0812

Life Insurance

Life insurance is an important factor to help with any family's financial protection. American Fidelity Assurance Company offers life insurance to help your family in the event of your death.

American Fidelity offers a variety of life insurance policies designed to fit the needs of any individual. Our worksite life insurance policies have a simplified application process, minimal health questions, and no required medical exams.*

Our life policies include a selection of:

- **Term Life Insurance**

Term insurance allows you choose from a 10, 20, or 30 year benefit and your premium is locked in for the entire benefit period. Premiums will increase upon renewal.

- **Permanent Life**

Permanent whole life insurance provides lifelong protection and the ability to accumulate cash values on a tax-deferred basis. Unlike term insurance, a permanent insurance policy will remain in force for as long as premiums are paid as required.

**Insurance of the policy may depend upon the answers to the health questions. Limitations, exclusions, and waiting periods may apply. Not eligible under Section 125.*

SB-23293-0812

Features:

- **Multiple Elimination Periods**

Based on your individual need, you can select from multiple elimination periods.

- **Waiver of Premium Benefit**

Premiums are not required while you are disabled based on the length of your disability.

- **Return to Work Benefit**

This allows you to return to work, on a part-time basis and still receive a benefit.

- **Accidental Death Benefit**

Receive a lump sum if you die within the period stated in your policy as a result of an Accidental Injury.

Accident Only Insurance

Whether you are a weekend warrior with an active lifestyle or the stay at-home type, accidents can happen anytime, anywhere, without warning.

American Fidelity Assurance Company's Limited Benefit Accident Only Insurance plan helps provide you with a solution for those unforeseen accidents that life sometimes delivers. Our plan is designed to help pay for the unexpected medical expenses an individual may incur for the treatment of injuries due to a covered accident.

How the Plan Works

This plan provides 24 hour coverage for accidents that occur both on and off the job. In addition, it pays according to a wide-ranging schedule of benefits.

Features:

- **Four Coverage Options**

Choose the coverage that best fits your lifestyle and financial needs.

- **Wellness Benefit**

The plan pays an annual Wellness Benefit for one Covered Person to receive their routine physical exam, including immunizations and preventive testing.

- **Accident Death and Dismemberment Benefit**

The plan pays a benefit when an Accidental Death or Dismemberment occurs within 90 days of a covered accident.

Limitations, exclusions, and waiting periods may apply. This product is inappropriate for people who are eligible for Medicaid coverage. The company reserves the right to change premium rates by class.

SB-23294-0812

Cancer Insurance

The expenses associated with a cancer diagnosis can be overwhelming. Even with a good medical plan, the out-of-pocket costs of cancer treatment, such as loss of income, travel, and childcare, can be considerable and may not be covered.

American Fidelity Assurance Company's Limited Benefit Cancer Insurance offers a solution to help you focus your attention on recovering. We offer plans that help with out-of-pocket costs often associated with a cancer diagnosis.

How the Plan Works

This plan is specially designed to help with some of the costs of cancer, with more than 30 plan benefits available for the treatment of cancer.

Features:

- **Preventative Care Benefit**
Receive an annual benefit for undergoing a routine cancer screening test, which can help with early detection.
- **Three Coverage Options**
Choose from Individual, Single Parent Family, or Family coverage. You choose the coverage that best fits your lifestyle and financial needs.
- **Plan Enhancements***
You may be able to enhance your base plan coverage by adding optional riders, such as a Critical Illness Rider.

**Not all riders may be available in every state. Limitations, exclusions and waiting periods may apply. This product is inappropriate for people who are eligible for Medicaid coverage.*

SB-23295-0812

Critical Illness Insurance*

Surviving a critical illness, such as a heart attack or stroke, can come at a high price. With advances in technology to treat these diseases, the cost of treatment rises more and more every year. Even with medical insurance, the out-of-pocket expenses associated with a critical illness can affect anyone's finances.

Our Limited Benefit Critical Illness Insurance may be the solution that helps you and your family focus on recovery, and helps pay bills. Our plan can assist with the expenses that may not be covered by standard medical insurance.

How the Plan Works

American Fidelity Assurance Company's Critical Illness plan is designed to pay a lump sum benefit amount to help cover expenses if you are diagnosed with a covered Critical Illness, such as a heart attack or stroke.

Features:

- **Wellness Benefits**
Receive an annual benefit for undergoing one covered health screening test per year, such as stress test, echocardiogram, blood glucose testing, or up to five other routine tests.
- **Three Lump Sum Benefit Amount Options**
Choose from a coverage amount of \$15,000, \$20,000, or \$25,000 at the time of application.
- **Plan Enhancements****
You may be able to enhance your base plan by adding optional riders, such as a Sudden Death Cardiac Arrest Benefit Rider and the Inpatient Confinement Benefit Rider.

**This product may be referred to by a different name.*

***Not all riders may be available in every state.*

Limitations, exclusions, and waiting periods may apply. This product is inappropriate for people who are eligible for Medicaid coverage.

SB-24601-0812



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800-437-1011 • 2000 N. Classen Boulevard • Oklahoma City, Oklahoma 73106 • www.americanfidelity.com