



## Reviewed your benefits lately?

Enrolling in the same plans as last year may seem like the easiest way to go. But things change. The right benefits can help you be more financially stable and reviewing them regularly ensures you have the coverage you need.

Your American Fidelity account manager can help you pick the best options to meet your 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](https://americanfidelity.com/disability)



### 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](https://americanfidelity.com/cancer)



### 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](https://americanfidelity.com/accident)



### Life Insurance

- May help financially protect your family if you were to pass away.
- Several plans available to select the coverage that best fits you and your family.
- Provides immediate coverage.

Learn more: [americanfidelity.com/life](https://americanfidelity.com/life)



Book your appointment.

<https://enroll.americanfidelity.com/C33B7E68>

**AMERICAN  
FIDELITY**   
a different opinion

# Healthcare Flexible Spending Accounts

## Save money on eligible medical expenses.

Healthcare Flexible Spending Accounts (HCFSA) 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](https://americanfidelity.com/fsa)



Calculate medical costs  
[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 medications
- First aid kits
- Physical therapy
- Prescriptions
- Prenatal care
- Sunscreen with 15 SPF or higher
- Breast pumps and supplies

[americanfidelity.com/eligible-expenses](https://americanfidelity.com/eligible-expenses)



## 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](https://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.** Variable Annuities are offered by American Fidelity Securities, Inc., a registered Broker Dealer. Please contact your tax advisor for information regarding your specific situation. 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.*

### Steve Steinman

Account Manager, CA License #0D68046

Northern California Branch

800-365-8306 • 916-683-8306

[steve.steinman@americanfidelity.com](mailto:steve.steinman@americanfidelity.com)



American Fidelity Assurance Company  
[americanfidelity.com](https://americanfidelity.com)