



# 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.



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



## Short-Term Disability Income Insurance

### AF™ Short-Term Disability Income Insurance

- provides part of your monthly income during your qualifying disability coverage period
- allows you to use -benefit dollars to pay for living expenses

[americanfidelity.com/info/disability](https://americanfidelity.com/info/disability)



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

**AMERICAN FIDELITY**  
a different opinion

EMPLOYER BENEFIT  
SOLUTIONS  
FOR EDUCATION

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.*

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

Earnings & Hours	Without 125	With 125	
Gross Pay	\$4,000	\$4,000	 <p>A savings of <b>\$995.52</b> a year</p>
Health Insurance	-\$300	-\$300	
Health FSA Contribution	N/A	-\$300	
<b>Taxable Income</b>	<b>\$3,700</b>	<b>\$3,400</b>	
Taxes (Federal & State @ 20%)	-\$740	-\$680	
Less Estimated FICA (7.65%)	-\$283.05	-\$260.10	
Out-of-Pocket Medical Expenses	-\$300	N/A	
<b>Take Home Pay</b>	<b>\$2,376.95</b>	<b>\$2,459.90</b>	

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.

## Health Savings Accounts

### Save money wisely for healthcare costs.

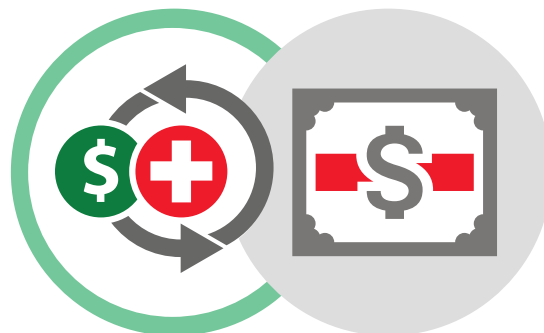
Health Savings Accounts (HSA) allow people who are covered by a qualified High Deductible Health Plan (HDHP) to pay for eligible medical costs tax-free\* or save the account balance for later years.

You earn interest, which you can invest once a required balance is reached, and any unused money can carry over year after year.

Your HSA is yours! If you leave your current employer or retire, you can take it with you wherever you go.

Learn all about HSAs at [americanfidelity.com/info/hsa](http://americanfidelity.com/info/hsa)

\* HSA contributions are not subject to federal income tax 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.



### 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](http://americanfidelity.com/eligible-expenses)