

San Bernardino CC



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.

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



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 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



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



Inspiring Stories

Hear from others who have shared their life-changing stories. American Fidelity is honored to be a part of their journeys.

americanfidelity.com/customer-stories

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Schedule your appointment
 by calling 1-800-365-9180.

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 a different opinion

 **Healthcare Flexible Spending Accounts**

- Helps with out-of-pocket medical expenses.
- You choose how much you want to set aside (up to the annual limit).
- The funds are taken out pre-tax, which may increase the amount you take home each paycheck.

Learn more: americanfidelity.com/fsa



 **Dependent Care Accounts**

- Helps with out-of-pocket dependent care costs.
- Covers children under age 13 or adult dependents incapable of self-care.
- The funds are taken out pre-tax, which may increase the amount you take home each paycheck.

Learn more: americanfidelity.com/dca

How can you prepare?

Browse our video library and watch short videos to learn about preparing for your enrollment, benefits education, inspiring stories and tutorials.

americanfidelity.com/videos

Do you have protection when you need it **most?**



Bring Home More From Your Paycheck

Take advantage of tax savings when paying for medical coverage and out-of-pocket expenses before taxes. This could reduce your taxable income and allow you to take home more money.

How does it work?

Consider this example: Jane makes \$2,000 per paycheck and is paid twice a month. Under a tax-savings plan, she would save \$140 per month, adding up to \$1,680 a year. Calculate your possible savings: americanfidelity.com/s125-calculator

Earnings	Post-Tax	Pre-Tax
Gross Pay	\$2,000	\$2,000
Eligible Benefit Contributions	N/A	-\$250
Taxable Gross	\$2,000	\$1,750
Estimated Taxes (Federal & State @ 20%)	-\$400	-\$350
Estimated FICA (7.65%)	-\$153	-\$133
Out-of-Pocket Medical Expenses	-\$250	N/A
Take Home Pay	\$1,197	\$1,267





A savings of \$1,680 a year

Example is for illustrative purposes only. Please consult your tax advisor for actual tax savings.

Online Account Support

Access your information 24/7.

Browse your benefits and reimbursement information anytime you want, all in one convenient place.

-  **File a Claim**
Submit claims for your insurance benefits or reimbursement accounts
-  **Track Claims**
View the status of your benefits and reimbursements claims
-  **Upload Documentation**
Attach receipts and documentation for claims
-  **Manage Preferences**
Edit your profile, enroll in direct deposit, and elect communication preferences

