



It's Time to Enroll



San Bernardino Community College District Benefits Enrollment

DID YOU KNOW?

- Disability causes more than 50% of all mortgage foreclosures.*
- On average, an injury requiring medical attention occurs every 1.2 seconds.+

Visit with your American Fidelity Representative to learn more about the important benefits available to you.

*"Preparing for Disability." Council for Disability Awareness. Web. 10 Oct. 2013.

+ National Safety Council, Injury Facts, 2013 Edition, p. 2.

These are brief descriptions of the actual policies. All products may not be available in all states.

May 9th - May 28th

It's time to review your benefits for the upcoming plan year. See your American Fidelity Assurance Company Representative during your enrollment to complete your benefit review and discuss the options that are available to you.

Section 125 Plan

Participating in your employer's Section 125 Plan helps reduce your tax and increase your spendable income. Most qualified benefit premiums you pay under the plan are paid on a pre-tax basis.

Benefits Available:

- **Disability Income Insurance**⁷ — Disability Income Insurance helps protect your income. When you are unable to work due to a covered Injury or Sickness, your disability benefit will be paid up to the benefit period for which premium has been paid. Your disability benefit can help pay for necessities.
- **Cancer Insurance**^{1,7} — A cancer diagnosis can be expensive. Benefit payments from American Fidelity's Limited Benefit Cancer Insurance Plan can be used however you'd like, including house payments, utilities, and meals/lodging expenses.
- **Accident Only Insurance**^{1,7} — Accidents can happen any time. Limited Benefit Accident Only Insurance can help protect you and your family if a covered accident occurs. Benefit payments are paid directly to you, regardless of other coverage you may have.
- **Life Insurance**^{2,7} — Did you know your group life policy may not be portable? American Fidelity has several life insurance options that you can take with you after employment. Take steps to help protect your loved ones and secure a life insurance policy today.

¹This product is inappropriate for people who are eligible for Medicaid coverage.²Not generally qualified benefits under Section 125.⁷These products may contain limitations, exclusions and/or waiting periods.

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 American Fidelity
Assurance Company

Prepare For Your Enrollment

Since your American Fidelity Representative will be on-site, now is the perfect time to evaluate your coverage and how well it serves the needs of you and your family.

Consider These Before Your Appointment

- Figure an estimate of out-of-pocket medical expenses for the plan year. An FSA expense worksheet is available at www.americanfidelity.com to help calculate these costs.
- Figure an estimate of annual dependent care expenses for the plan year.
- Review your beneficiaries.
- Review 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.
- Bank account information (for direct deposit).
- Spouse and children's DOB and Social Security number, if considering coverage.
- Beneficiary information, including (if a trust) full name and date of trust.

DON'T MISS YOUR REVIEW

Regardless if you are a new employee or existing employee, it's important to make sure your benefits meet your current and future needs.

If you think you do not have any changes or need to meet with your American Fidelity representative, ask yourself:

- Have I recently received a pay increase?
- Have I or am I planning on: getting married, having children, or buying a home?
- What if I suddenly experienced an unexpected medical condition?
- Am I preparing for life after retirement?

Remember: Insurance is designed to help protect you and your family from those unexpected moments or changes in life. Evaluate your benefit choices to ensure you are covered if those changes occur.

Please call 800-365-9180 Ext. 0 to schedule an appointment with an American Fidelity Representative

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Our Family, Dedicated To Yours.®