## Online Account Support

#### Your Benefits, Your Account

Within your online account, you'll find all your benefits and reimbursement information in one place.



File a Claim

Submit claims for your insurance benefits or reimbursement accounts



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



## Notes



## AMERICAN III a different opinion



**American Fidelity Assurance Company** americanfidelity.com

EMPLOYER BENEFIT SOLUTIONS FOR YOUR INDUSTRY

# Your Benefits Overview

Enrolling in the same plans as last year may seem like the easiest way to go. But things change. It might be time to change your insurance too.

Get help with your options. Stop by and see an American Fidelity account manager.



## **Disability Income Insurance**

AF™ Disability Income Insurance

- can help protect your finances in case of a covered injury or illness
- provides a benefit to help cover costs while you are unable to work
- pays some of your gross monthly earnings

americanfidelity.com/info/disability



## **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



#### **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



### Critical Illness Insurance

AF™ Limited Benefit Critical Illness Insurance

- pays a benefit upon diagnosis of certain covered life-altering illnesses
- helps with costs not covered by medical insurance

americanfidelity.com/info/critical-illness

An unintentional injury averages **\$4,339** in medical expenses.

National Safety Council, Injury Facts, 2019 Web.



## **Hospital Indemnity Insurance**

#### **AF™ Limited Benefit Hospital Indemnity Insurance**

- helps pay for out-of-pocket costs, like a hospital stay
- when used with a Health Savings Account allows for a tax benefit and potential savings

americanfidelity.com/info/hospital-indemnity



### Life Insurance

 $AF^{TM}$  Life Insurance may help ensure your family is financially protected in the event of a loss. You own the policy, so you can take it with you to a different job or into retirement.

americanfidelity.com/info/life



# Educational Videos

Through short videos, we offer multiple ways to learn about your benefits options.

This video library includes enrollment tips, insurance information, stories, and support options.

americanfidelity.com/videos

## 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.

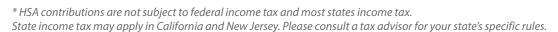
Your HSA is yours! If you leave your current employer or retire, you can take it with you wherever you go.

Learn all about HSAs at americanfidelity.com/info/hsa

Contact lenses

• Dental services

Copays

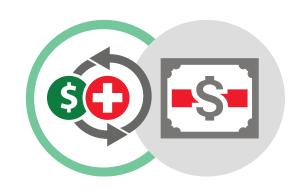


### **Examples of Eligible Expenses**

- Asthma treatments
   Eye exam/eyeglasses
- Chiropractic care
   Fertility treatments
  - Laser eye surgery
  - Over-the-counter bandages
  - Physical exams

- Physical therapy
- Prescriptions
- Prenatal careSunscreen with 15 SPF or higher
- Walkers/wheelchairs

#### americanfidelity.com/eligible-expenses



# Prepare for Your Enrollment Taking time to sit down and make insurance choices each year m

Taking time to sit down and make insurance choices each year may be the last thing you want to do. At the same time, it may be one of the most important decisions you make all year. Having this information will help you make decisions during your enrollment.

<b>Note</b> questions you h	ave about your available ir	nsurance options prio	r to enrollment.		
List any medical den	al, or vision procedures yo	u have planned for ne	avt voar		
List arry medical, der	ai, or vision procedures yo	d have planned for he	ext year.		
Write down what you	typically spend on prescri	intions <i>Tin</i> : Log in to y	your nharmacy's website to	view vour history	
write down what you	typically spella off present	ptions. <b>11p:</b> 20g iii to y	our priarriacy's website to	view your mistory.	

