



What You Should Know About Your Benefits Before Leaving Your Employer

Leaving your employer can be a stressful and confusing time. When it comes to your benefits, it's important to review all your current options and compare plans before you go. For example, some insurance plans have what's called portability or conversion options that allow you to keep the policy, regardless of where you work or if you retire. You may also be offered an opportunity to continue your coverage for a period of time under COBRA.

Don't let your benefits go to waste! Check out this list of essential benefits and contact us if you have any questions.

Individual Policies You Can Keep

- AF™ Limited Benefit Accident Only Insurance
- AF™ Limited Benefit Cancer Insurance
- AF™ Limited Benefit Critical Illness Insurance
- AF™ Life Insurance



For more information on how to keep these benefits, visit americanfidelity.com/keep-my-coverage or call 800-943-2231.

For group insurance policies, you must meet certain qualifications to maintain coverage and some benefits may change. Please contact us at 800-943-2231 to discuss your options.

For information on your Universal Life Insurance policy provided by Texas Life Insurance Company, please call 800-283-9233.

Reimbursement Accounts

Healthcare Flexible Spending Accounts/Dependent Care Accounts

Typically, your Healthcare Flexible Spending Account (HCFSA) or Dependent Care Account (DCA) is terminated on your last day of work. Depending on your specific plan, you may have a runoff period that allows you to submit eligible expenses after your last day of work or you may be able to continue your coverage for a period of time under COBRA. However, these expenses usually need to occur during your time on the job.

Learn more at americanfidelity.com/hcfsa-help or americanfidelity.com/dca-help.



Health Savings Accounts

Because Health Savings Accounts (HSAs) are individually owned and do not expire, you can take your account with you if you leave your employer. You will be able to contribute and withdraw your HSA savings wherever you go. Typically, you only need to investigate whether you will be subject to any account management fees, as sometimes your employer pays these for you.

Please contact your employer about your HSA account.

Learn more at americanfidelity.com/hsa-help.

Retirement Accounts



Roll Over Your Retirement Fund

If you have an employer-sponsored retirement plan, you should consider whether or not to roll it over to your new employer's plan to an Individual Retirement Account (IRA).

What to Consider When Rolling Over:

1. If your former employer ever closes, your funds could potentially be held up in legal processes while their assets are sorted out.
2. You may be missing out on interest in a higher balance account. If you have \$10,000 in one account, and \$30,000 in another, combining them into one \$40,000 account may result in a higher return.

If you have questions about how to transition your retirement account from one employer to the next, contact your Human Resources department, account manager, or personal financial advisor.

Annuity Account Support

Manage your annuities through your online or mobile account at americanfidelity.com/login.

Please visit americanfidelity.com/annuity-help to learn more.

Managing Your Online Account



Manage your benefits and reimbursement accounts all from the palm of your hand. You can access your online account at americanfidelity.com/login or through the AFmobile® app!

From the app, you can:

- **View** account balances
- **Manage** claims and reimbursements
- **Submit** documentation
- **Receive** alerts
- **Maintain** personal information

For information on AFmobile and your online account, please visit americanfidelity.com/account-help.

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