

## Soledad Unified School District



### Benefits Overview

Central California Branch Office  
3649 W. Beechwood Ave., Suite 103  
Fresno, CA 93711  
866-504-0010 • 559-230-2107  
[americanfidelity.com](http://americanfidelity.com)

**AMERICAN FIDELITY**   
a different opinion

# Disability Income Insurance



If you were suddenly faced without a paycheck, would you be fully prepared? Could you afford your expenses while maintaining your current lifestyle?

One of the most important assets a person possesses is the ability to earn an income. Disability Income Insurance from American Fidelity is a cost-effective solution designed to help protect you if you become disabled and cannot work due to a covered injury or sickness.

## Here's How It Works

In the simplest of terms, this plan is insurance that pays a cash benefit and is designed to help protect you if you can't work due to a covered injury or sickness. It pays a monthly benefit amount based on a percentage of your gross income, so you may continue to afford everyday living expenses.

### Features

- Benefits are paid directly to you, so you can use your benefit for any expense you wish.
- Payments made year-round.
- Several elimination periods to choose from.
- Premiums are not required while you are disabled, based on the length of your disability.

*These products may contain limitations, exclusions, and waiting periods. Applicant's eligibility for this program may be subject to insurability.*

SB-30432-0716

# 403(b) Plan



Retirement is a time to enjoy the things you may not have been able to during your working years. Do you have a financial plan to get there?

American Fidelity's 403(b) Plan is one way to a well-planned retirement. When you enroll in the plan, your contributions will be deducted before tax from your paycheck.

## Here's How It Works

Participating in a 403(b) Plan allows you to reduce your federal taxable income by the amount you choose to contribute. Funds can be used at retirement to provide income in a variety of ways, including monthly annuity payments for life.

### Features

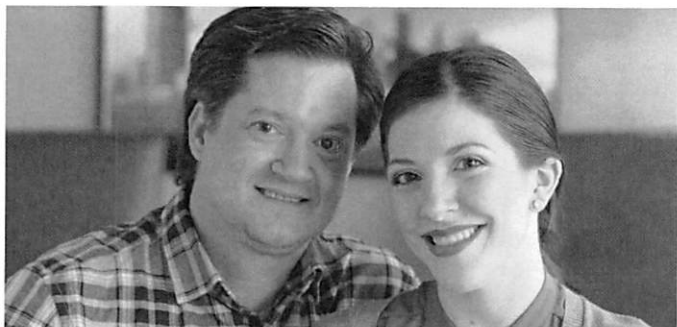
- Tax-deferred growth.
- Flexibility on contribution changes, as allowed by your Plan.
- Loans may be available, if the Plan allows.
- Automatic payroll deductions.

*Not generally qualified benefits under Section 125 Plans. For individual tax advice, please consult your tax advisor. See your American Fidelity account manager for more information.*

SB-30516-0716

# Cancer Insurance

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If you were unexpectedly faced with a cancer diagnosis, will your major medical insurance be enough? Even with a good plan, the out-of-pocket costs of treatment, such as travel, child care, and loss of income, can be expensive. American Fidelity's **Limited Benefit Cancer Insurance** may help.

## Here's How It Works

If cancer touches someone in your family, this plan may help ease the impact on your finances. Benefit payments are made directly to you, allowing you to pay for expenses like copayments, hospital stays, and house and car payments.

## Features

- Benefit payments made directly to you, so you can use your benefit for any expense you wish.
- Choose the coverage option that best fits your lifestyle and financial needs.
- More than 25 plan benefits available for cancer treatment, including wellness and early detection.
- Radiation, chemo, and hormone therapy.
- Covers transportation and lodging.
- You own the policy, so you can take it with you if you change jobs.

*Not all riders may be available in every state. Limitations, exclusions, and waiting periods may apply. This product is inappropriate for people who are eligible for Medicaid coverage.*

SB-30430-0716

# Accident Only Insurance

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Accidents are inevitable. Even though you can't always prepare for unforeseen events, you can plan ahead. A **Limited Benefit Accident Only Insurance** plan may help ease the impact on your finances.

American Fidelity's Accident Only Insurance is designed to help cover some of the expenses that can result from a covered accident, and benefit payments are made directly to you.

## Here's How It Works

This plan provides 24-hour coverage for accidents that occur both on and off the job and can help offset your medical expenses. There are over 30 plan benefits available, and coverage may also extend to your family.

## Features

- Choose the coverage option that best fits your lifestyle and financial needs.
- Apply with no medical questions asked.
- The plan pays an annual Wellness Benefit for one Covered Person to receive a routine physical exam, including immunizations and preventive testing.
- The plan pays a benefit when an Accidental Death or Dismemberment occurs within 90 days of a covered accident.
- Policy is guaranteed renewable for as long as premiums are paid as required.
- You own the policy, so you can take it with you if you change jobs.

*Limitations, exclusions, and waiting periods may apply. Not all products and benefits may be available in all states. This product is inappropriate for people who are eligible for Medicaid coverage.*

SB-30426-0716



# Prepare for Your Enrollment

You have a busy schedule, and your time is important. That's why we offer several ways to educate you on the benefits your employer has chosen so you may decide how well they serve the needs of you and your family.

## Important Items to Consider

- Review your beneficiaries.
- Review all available benefit options, including portable insurance plans that you may keep, even if you change jobs.
- Evaluate your need for life insurance.

## What You Need

- Driver's license
- Bank account information (if signing up 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.

## Your Review Is Important

Before you decide on whether or not to attend a benefit review, think about some important questions. These will help you get the most out of your appointment time and ensure you and your family are protected.

- Have you recently received a pay increase?
- Have you or are you planning on getting married, having children, or buying a home?
- What would happen if you were suddenly ill or disabled?
- Are you preparing for life after retirement?

**Remember:** Benefits are designed to help protect you and your family from any unexpected moments or changes in life. Evaluate your available benefits to ensure you and your family are covered.

## Dedicated Resources for You



Your local representative is available year-round for any questions you may have about our benefits and services.



Visit our website to file a claim, make changes to your account, or find a quick answer regarding your coverage.

[americanfidelity.com](http://americanfidelity.com)



Enjoy the convenience of AFmobile®, our mobile app, for easy claim filing.

Download the app or visit [secured.americanfidelity.com](http://secured.americanfidelity.com) to create an Online Service Center account today.



Contact our dedicated customer advocate team Monday through Friday, 7am to 7pm CST.

**800-662-1113**



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