



Fallbrook Union Elementary School District

Your Section 125 enrollment **begins October 1, 2022** for plan year 1/1/2023 - 12/31/2023. By selecting benefits under a Section 125 Plan, you're able to reduce your overall taxable income, resulting in more take-home pay for you! Take advantage of these tax savings by selecting benefits for your upcoming plan year.

Click the green box below to

[Schedule Your Appointment](#)

Did your salary increase? You may need to look at your disability coverage.

Did you know disability benefits **don't** automatically adjust to correspond with salary increases? If your salary has increased since your last enrollment and you have AF™ **Disability Income Insurance**, it's important that you review your current coverage with an American Fidelity account manager to help protect your income.



Everyone likes saving money.

Healthcare flexible spending accounts and dependent care accounts allow you to save part of your paycheck, before tax, to pay for eligible costs throughout the year. Since your money is taken out pre-tax, it reduces your taxable income, allowing you to take home more money in each paycheck.



But, did you know these accounts do not automatically renew each year? Meet with an American Fidelity account manager each year to ensure you continue taking advantage of these tax savings.

How to Enroll



Virtual Enrollment: Meet with your account manager from anywhere, on any device. You can complete your enrollment virtually, ask questions, and confirm your benefits selections.

New This Year! Hospital Indemnity Insurance

If you experienced a medical emergency, would you be prepared to cover the out-of-pocket medical expenses? And, what about everything else that adds up—like bills, groceries, and housing?

AF™ **Limited Benefit Hospital Indemnity Insurance**, or AF Hospital Assist™, can help. Depending on your plan, you can receive benefits for:

- Hospital admission and confinement
- ICU confinement
- Accident surgery and treatment



[Learn More About Hospital Indemnity Insurance ►](#)

Available Products and Services

- [AF™ Limited Benefit Accident Only Insurance ►](#)
- [AF™ Limited Benefit Individual Cancer Insurance ►](#)
- [AF™ Limited Benefit Critical Illness Insurance ►](#)
- [AF™ Limited Benefit Hospital Indemnity Insurance ►](#)
- [AF™ Disability Income Insurance ►](#)
- [AF™ Term Life Insurance ►](#)
- [AF™ Whole Life Insurance ►](#)
- [Flexible Spending Accounts ►](#)
- [Dependent Care Accounts ►](#)



For current policyholders, the fastest way to manage your benefits is to [register](#) for or [log in to your online account](#).

If you have questions on how to file a claim, checking your claim status, or using our mobile app, [visit our support page](#).

For more information contact:

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americanfidelity.com

Limitations, exclusions and waiting periods may apply. Some products are not generally qualified benefits under Section 125 Plans. **Universal Life Insurance:** Underwritten by Texas Life Insurance Company. Not affiliated with American Fidelity Assurance Company. **SecureID 2™:** Provided by New Benefits, Ltd.. This is NOT insurance. Not affiliated with American Fidelity Assurance Company. **Telehealth:** This is NOT insurance. Not affiliated with American Fidelity Assurance Company. Marketed by American Fidelity General Agency. **Group Hospital Indemnity and Gap Insurance:** Hospital shall not include an institution used by you as a place for rehabilitation; a place for rest or for the aged; a nursing or convalescent home; a long-term nursing unit or geriatric ward; or an extended care facility for the care of convalescent, rehabilitative, or ambulatory patients. The definition of a hospital may vary by state.

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