## Kern County





# Reviewed your benefits lately?

Enrolling in the same plans as last year may seem like the easiest way to go. But things change. The right benefits can help you be more financially stable and reviewing them regularly ensures you have the coverage you need.

Your American Fidelity account manager can help you pick the best options to meet your needs.



#### **Disability Income Insurance**

- Helps protect your finances in case of a covered injury or illness.
- Provides a benefit to help cover costs while you are unable to work.
- Select from custom coverage options.

Learn more: americanfidelity.com/disability



#### Limited Benefit Cancer Insurance

- May help protect you financially if you are diagnosed with a covered cancer so you can focus on recovery.
- Provides benefit payments directly to you.
- May cover expenses like travel and lodging, experimental treatments and second opinions.

Learn more: americanfidelity.com/cancer



# Limited Benefit Accident Only Insurance

- Helps with out-of-pocket expenses for the treatment of covered accidental injuries.
- Provides benefit payments directly to you.
- Some covered accidents include burns, a sprained ankle or spider bites.

Learn more: americanfidelity.com/accident



# Limited Benefit Critical Illness Insurance

- Pays a lump sum benefit upon diagnosis of certain covered life-altering illnesses.
- Helps with costs not covered by medical insurance.
- Some eligible conditions include heart attack, organ failure and more.

Learn more: americanfidelity.com/critical-illness



Learn more about your benefits.

americanfidelity.com/countyofkern





#### **Limited Benefit Hospital Indemnity Insurance**

- Helps pay for out-of-pocket costs associated with a covered inpatient stay or treatment.
- Compatible with Health Savings Accounts allowing for tax benefits and potential savings.
- Benefits are paid directly to you.

Learn more: americanfidelity.com/hospital-indemnity



#### Life Insurance

- May help financially protect your family if you were to pass away.
- Several plans available to select the coverage that best fits you and your family.
- Provides immediate coverage.

Learn more: americanfidelity.com/life



# How can you prepare?

Browse our video library and watch short videos to learn about preparing for your enrollment, benefits education, inspiring stories and tutorials.

americanfidelity.com/videos

# Healthcare Flexible Spending Accounts

## Save money on eligible medical expenses.

Healthcare Flexible Spending Accounts (HCFSAs) allow you to save part of your paycheck, before taxes, to pay for eligible medical costs throughout the year.

#### **Features:**

- Funds available at the beginning of your plan year
- Reduce your taxable income
- Contribute as much, or as little, as you want (up to the annual limit)

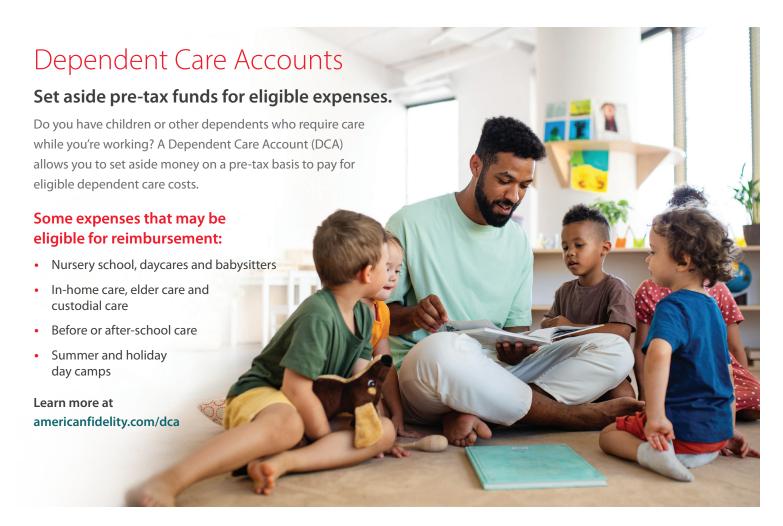
Learn more at americanfidelity.com/fsa



#### **Examples of Eligible Expenses**

- Asthma treatments
- Chiropractic care
- **Contact lenses**
- Copays
- Dental services
- Eye exam/eyeglasses
- Fertility treatments
- Laser eye surgery
- Over-the-counter medications
- First aid kits
- Physical therapy
- Prescriptions
- Prenatal care
- Sunscreen with 15 SPF or higher
- Breast pumps and supplies

americanfidelity.com/eligible-expenses



## Health Savings Accounts

### Stretch your dollars further.

Health Savings Accounts (HSA) allow those covered by a qualified High Deductible Health Plan (HDHP) to pay for eligible medical costs tax-free.

#### **Features:**

- Reduce your taxable income
- Ability to roll over funds each year
- Potential to invest for long-term goals
- Take your HSA with you if you leave your employer or retire

Learn more at americanfidelity.com/hsa



HSA contributions are not subject to federal income tax and most states' income tax. State income tax may apply in California and New Jersey. Please consult a tax advisor for your state's specific rules.

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If you have any questions you are welcome to email us at: kernvoluntarybenefits@americanfidelity.com You may also reach us by calling: 800-662-1113, Ext 5182



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