

# 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.



## Term Life Insurance

### AF™ Term Life Insurance

- is a renewable and convertible term life insurance policy for which rates are guaranteed not to increase during the initial term
- allows you to choose from 10, 20, or 30-year term periods
- is owned by you, so you can take it with you to a different job or into retirement

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



## Whole Life Insurance

### AF™ Whole Life Insurance

- provides a guaranteed death benefit, cash value, and premiums up to age 121
- allows for full cash value flexibility to stop paying premiums and still have some life insurance coverage in force
- is owned by you, so you can take it with you to a different job or into retirement

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



## 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](http://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](http://americanfidelity.com/info/cancer)

**Plan Year**  
**4/1/2022 - 3/31/2023**

**AMERICAN  
FIDELITY**   
a different opinion

EMPLOYER BENEFIT  
SOLUTIONS  
FOR THE PUBLIC SECTOR

**Unintentional injuries** led to economic losses and lost quality of life valued at about **\$15,953** per person in 2017.

*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](http://americanfidelity.com/info/hospital-indemnity)



## 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](http://americanfidelity.com/info/critical-illness)

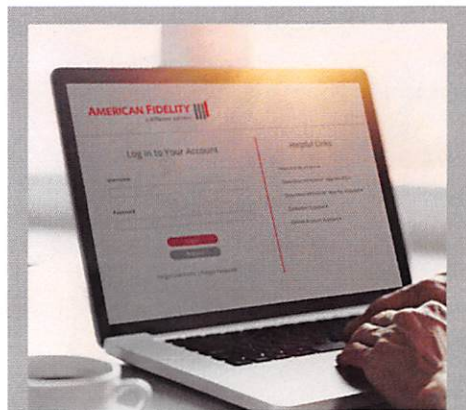


## Short-Term Disability Income Insurance

### AF™ Short-Term Disability Income Insurance

- provides part of your monthly income during your qualifying disability coverage period
- allows you to use -benefit dollars to pay for living expenses

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



## Online Support

If you're looking for help filing a claim or have questions about the products and services you have with American Fidelity, visit our online support center.

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

## Notes

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## 24/7 Access with AFmobile®

Manage your insurance benefits and reimbursement accounts all from the palm of your hand.



### View

account balances



### Manage

claims and  
reimbursements



### Submit

documentation



### Receive

alerts



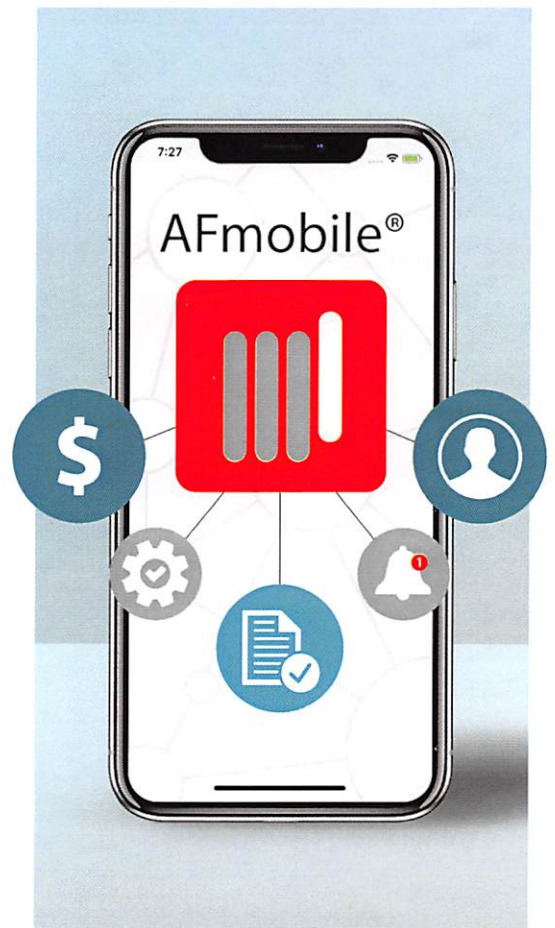
### Maintain

personal information

### Get Started

Register at [americanfidelity.com/register](https://americanfidelity.com/register) or download AFmobile and select the New User link.

*Please allow one business day after you enroll before registering for an online account. If you already have an account, your username and password will be the same for AFmobile.*



Do you have protection  
when you need it **most?**

## Prepare for Your Enrollment

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.

**Note** questions you have about your available insurance options prior to enrollment.

**List** any medical, dental, or vision procedures you have planned for next year.

**Write** down what you typically spend on prescriptions. *Tip: Log in to your pharmacy's website to view your history.*

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*Limitations, exclusions and waiting periods may apply.*