

ATTENTION: ALL STAFF

It's Time To Enroll In Your Section 125 Plan!

*It's time to meet with your American Fidelity Assurance Company Representative and enroll in the Section 125 "Cafeteria Plan!" Your representative will be happy to assist you with any questions you may have regarding your Section 125 plan benefits. They will also assist you with completing your Section 125 election form. (**Remember everyone MUST meet to complete their election form.**)*

Insurance Programs Available Under the Plan:

Accident Only Insurance Plan

You cannot predict when or if an accident will ever happen, but you can protect yourself and your family against the high cost of accident injury or death. American Fidelity's **Accident Only** Plan lets you take precautions today to help keep you and your family from financial harm in the future.

Disability Insurance

Are you protecting your paycheck? You should consider insurance to protect your ability to pay for the rent/mortgage, utilities, car payment, etc. Disability benefits are payable when you are unable to work due to a covered accident or illness.

Cancer Protection Plus / Supplemental Limited Benefit Cancer Expense Insurance

American Fidelity has a Cancer policy available with an optional Intensive Care Rider that can be purchased or paid for with pre-tax dollars.

Life Insurance

Would your family be well taken care of if suddenly you were not there to provide for them? See your American Fidelity Account Representative and **consider a life policy today.**

Annuities (Available Outside Section 125)

Your 403(b) plan is your vehicle to retirement. American Fidelity offers both Fixed and Variable annuity plans. See your American Fidelity Account Representative for more information and to obtain a product prospectus. Read it.

**See your American Fidelity Account
Representative, Jonny Leonard,
to enroll.**

**Please contact Jonny at 937/532-6154 or
jonny.leonard@americanfidelity.com for the
dates he will be in our building and sign up
for your time to meet.**



Section 125 Plan Description

As part of the Section 125 Flexible Benefit plan these benefits are available on a Pre-Tax basis for your school district through American Fidelity Assurance Company.

A Section 125 Flexible Benefit Plan allows you, the employee, to select from a list of available benefits that will meet your needs. The benefits that you choose are then paid for by you on a before tax basis. Salary reduction means that you are able to use "pre-tax" dollars to pay for certain benefits that you may have previously paid for with "after-tax" dollars.

Out of Pocket Health Insurance Premiums

Includes the Employee portion of group medical and dental plans. Deducting insurance premiums on a pre-tax basis saves Federal, State and Social Security taxes.

 **American Fidelity
Assurance Company**
A member of the American Fidelity Group