Placentia Yorba Linda Unified School District Benefits Overview

Contact Information

For more information, contact your American Fidelity Account Representative.

Southern California Branch Office
3200 Inland Empire Blvd #260
Ontario, CA 91764
1-800-365-9180 • 909-941-1175

American Fidelity Assurance Company
Our Family, Dedicated To Yours.
Did you know you’re eligible to direct a part of your pay, also on a pre-tax basis, into special accounts that can be used to reimburse yourself for Dependent Day Care FSA and/or Unreimbursed Medical Account expenses? As you incur an expense, you submit the appropriate claim paperwork to American Fidelity for reimbursement of your expense—yes, it’s that easy!

**Dependent Day Care FSA** are used for reimbursement of eligible dependent day care expenses incurred to allow you (and your spouse) to continue working. You may allocate up to $5,000 pre-tax per calendar year for reimbursement of dependent care services ($2,500 if you are married and file a separate tax return).

**Unreimbursed Medical Accounts** (also known as Health FSAs) may be used to reimburse yourself for eligible medical expenses incurred for yourself, your spouse, your adult child(ren) who have not reached age 27 by the end of the tax year, and your eligible dependents. This could include anything from co-payments, medical deductibles, and prescriptions, as well as other medical expenses not reimbursed by another source. Your maximum amount allowed to contribute tax-free into this account is $2500 per 12 month calendar year. Please pro-rate for a Plan year of less than 12 months. And, remember the “Use or Lose” rule: Whatever money is not used will be lost at the end of the year, so be conservative when determining your annual election.

**ELIGIBLE EXPENSE EXAMPLES INCLUDE:**
- Acupuncture
- Alcohol and drug rehabilitation
- Anesthetist
- Artificial limbs and teeth
- Birth control pills
- Chiropractor
- Christian science practitioners
- Dental care
- Eye exam, eyeglasses, contact lenses, contact lens solutions and enzymes
- Hearing aids and batteries
- Insulin
- Invitro fertilization
- Laser eye surgery
- Midwife
- Optometrist
- Orthodontia*
- Outpatient care
- Over the counter drugs and medicines for treatment of a medical condition**
- Pediatrician
- Physical therapy provided by licensed therapist
- Practical nurse
- Psychiatrist
- Psychologist
- Stop-smoking program
- Transportation expenses relative to medical care based on IRS standard mileage allowance
- Weight loss program for obesity***

**EXAMPLES OF INELIGIBLE MEDICAL EXPENSES MAY INCLUDE, BUT ARE NOT LIMITED TO:**
- Bleaching / teeth whitening
- Capital expenditures
- Cosmetic procedures
- Dancing or swimming lessons
- Hair loss items
- Insurance premiums
- Marriage counseling
- Vacuum cleaners

* Service must have been incurred or already paid
** Will require a medical practitioner’s prescription
*** May need doctor's statement for medical necessity

If you are interested in participating in either of these Flexible Spending Accounts (FSA), we can set up your account for direct deposit. You can either have your reimbursement directly deposited into your checking account or receive a check in the mail—the choice is up to you.

Please Note: If you do not file sufficient claims for reimbursement, you will lose the unused amount remaining in your account at the end of the plan year (or grace period, if applicable). This is often referred to as the “use-or-lose” rule. The balance of the unused amounts will be forfeited to your Employer.

SB-22596-1010
ACCIDENT ONLY INSURANCE

You never know when or where an accident may happen, but you can start helping to protect yourself and your family now against the rising medical costs associated with an accidental injury or death.

American Fidelity's Limited Benefit Accident Only Insurance Policy may help you with some of those rising costs.

**BENEFIT FEATURES**

- Benefits include: Accident Emergency Treatment Benefit, Medical Imaging Benefit, Inpatient Confinement Benefit, Ambulance Benefit, and more.

- Wellness benefit for one Covered Person's annual routine physical exam, including immunizations and preventive testing.¹

- Benefits regardless of other coverage.

- Benefit payments are made directly to you.

- Accident Benefit Enhancement Rider option enhances your policy by increasing selected benefit amounts and adding more benefits.

¹ The policy must be in force for 12 continuous months for the Wellness benefit to be payable.

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ANNUITIES

American Fidelity offers several annuity options to help you get on the road to retirement. Planning now can help you to be more prepared to meet your retirement goals.

Annuities can provide a guaranteed stream of income during retirement that you cannot outlive. Once you retire, you can choose to receive your payments on a monthly, quarterly or annual basis, or in one lump sum.

**BENEFIT FEATURES**

- Variable annuities offer the potential to receive a greater rate of return, in exchange for a higher degree of risk.

- Fixed annuities offer a lower risk, with a guaranteed return rate because the company bears the investment risk.

*Not eligible under Section 125. See your American Fidelity Representative for more information.*
CANCER INSURANCE

If you are diagnosed with cancer, American Fidelity’s Limited Benefit Cancer Insurance Plan may help you maintain your standard of living. Benefit payments can be used however you'd like, including house payments, utilities, and meals/lodging expenses. A cancer policy can help provide comfort during your diagnosis and treatment by paying benefits directly to you. Plus, you and your family can concentrate on what matters most – your health.

BENEFIT FEATURES

- Portable – Take it with you when you leave employment.
- Guaranteed renewable for life as long as premiums are paid as required.
- Benefits for diagnostic screenings, treatment, facilities, transportation, and lodging.

This product contains limitations, exclusions and waiting periods. This product is inappropriate for people who are eligible for Medicaid coverage. The company reserves the right to change premiums by class.

SB-22298-0810

DISABILITY INSURANCE

Disability causes nearly 50% of all mortgage foreclosures each year*. If you rely on your income, then you need Disability Income Insurance. American Fidelity's Disability Income Insurance helps protect your income in the event of disability. If you are unable to work due to a covered injury or sickness, disability income insurance will pay you a monthly benefit until you are able to work to use however you'd like. Talk to your American Fidelity representative today to secure the proper coverage for you and your family.

BENEFIT FEATURES

- Several benefit plan options are available.
- Benefit payments may be directly deposited into your bank account.
- Benefits are payable year-round.

*Council for Disability Awareness, Worker Disability Planning & Preparedness Study, 2008. This product contains limitations, exclusions and waiting periods.

SB-22397-0810
LIFE INSURANCE

A general rule is to buy life insurance coverage equal to eight to ten times your annual income*. Your school may provide a small amount of group life insurance. But, do you have a portable policy in place in case you left employment?

American Fidelity has several types of individual life insurance coverage to choose from, including permanent, term, and children’s policies. Securing a life insurance policy may help provide peace of mind, knowing your family will be taken care of after you’re gone.

BENEFIT FEATURES

- Portable – Take it with you after employment!
- Easy Application – Apply with minimal health questions and no medical tests.**
- Competitive Premiums – Non-nicotine rates available.

*Kiplinger's Personal Finance: Save Thousands on Insurance; February 2009. **Issuance of the policy may depend on the answer to these questions. This product may contain limitations, exclusions and waiting periods. Not eligible under Section 125.

SB-22584-0810

PORTABLE LIFE INSURANCE

Your employer may provide you with group life insurance, but do you have permanent portable life insurance that you can take with you after employment?

Life insurance at retirement can be very costly. Secure your life insurance premium today with a permanent and portable plan!

BENEFIT FEATURES

- Minimal Cash Value – Premiums dedicated primarily to the purchase of life insurance.
- Limited right to partial refund of premium required to continue coverage increases (conditions apply).
- Portable when you leave employment or retire.

Policy Form: PRFNG-NI-10 / 12M118-C AF 1067 (expires 5/2014)

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. Not eligible under Section 125.

SB-22583-0612

Underwritten by TEXASLIFE INSURANCE COMPANY