It’s Time to Enroll

Shasta College Voluntary Benefits Enrollment

NOVEMBER 2ND - 13TH

It’s time to review your voluntary benefits for the upcoming plan year. Sign up for your enrollment appointment at https://benefits.americanfidelity.com/scheduler/shasta-college or contact us at 800-365-8306, Ext. 0 to schedule your appointment over the phone. See your American Fidelity Assurance Company account manager during your enrollment to complete your benefit review and discuss the options that are available to you.

Section 125 Plan

Participating in your employer’s Section 125 Plan helps reduce your tax and increase your spendable income. Most qualified benefit premiums you pay under the plan are paid on a pre-tax basis.

Flexible Spending Accounts (FSAs) are a great cost-saving tool to help with Dependent Day Care expenses and eligible out-of-pocket medical expenses. You can elect the amount to deduct pre-tax from your paycheck, and use the funds for eligible expenses throughout the plan year.

Benefits Available:

- **Disability Income Insurance** — Disability Income Insurance helps protect your income. When you are unable to work due to a covered injury or sickness, your benefits can help pay for necessities until you are able to return to work.

- **Life Insurance** — Did you know your group life policy may not be portable? American Fidelity has several life insurance options that you can take with you after employment. Take steps to protect your loved ones and secure a life insurance policy today.

- **Cancer Insurance** — A cancer diagnosis can be expensive. Benefit payments from American Fidelity’s Limited Benefit Cancer Insurance Plan can be used however you’d like, including house payments, utilities, and meals/lodging expenses.

- **403(b) Annuities** — American Fidelity’s 403(b) Annuities allows participating employees to defer current taxable income to possibly use as an additional source of retirement income.

Meet with your American Fidelity account manager to sign your Section 125 benefit election form and register to win one of three $100 gift cards!

No purchase necessary to win.

1 This product is inappropriate for people who are eligible for Medicaid coverage. 2 Not generally qualified benefits under Section 125 plans. 3 Please contact a tax advisor for information regarding your specific tax situation. These policies may contain limitations, exclusions and/or waiting periods. These are brief descriptions of the actual policies. All products may not be available in all states.
Prepare For Your Enrollment

Since your American Fidelity Representative will be on-site, now is the perfect time to evaluate your coverage and how well it serves the needs of you and your family.

Consider These Before Your Appointment
- Figure an estimate of out-of-pocket medical expenses for the plan year. An FSA expense worksheet is available at www.americanfidelity.com to help calculate these costs.
- Figure an estimate of annual dependent care expenses for the plan year.
- Review your beneficiaries.
- Review American Fidelity’s options of portable insurance plans that you can keep if your employment changes.

What to Bring to Your Appointment
- Driver’s license.
- Bank account information (for direct deposit).
- Spouse and children’s DOB and Social Security number, if considering coverage.
- Beneficiary information, including (if a trust) full name and date of trust.

DON’T MISS YOUR REVIEW

Regardless if you are a new employee or existing employee, it’s important to make sure your benefits meet your current and future needs.

If you think you do not have any changes or need to meet with your American Fidelity representative, ask yourself:
- Have I recently received a pay increase?
- Have I or am I planning on: getting married, having children, or buying a home?
- What if I suddenly experienced an unexpected medical condition?
- Am I preparing for life after retirement?

Remember: Insurance is designed to help protect you and your family from those unexpected moments or changes in life. Evaluate your benefit choices to ensure you are covered if those changes occur.

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