



# It's Time to Enroll

## Fresno Unified | American Fidelity Benefits Enrollment

October 1st - December 7th

Your annual benefits enrollment allows you to learn more details about all available options through your employer's benefit program. Your American Fidelity Assurance Company account manager will be available to assist with any questions you may have to help ensure you are fully prepared for your enrollment.

Learn more about available benefits at <http://benefits.americanfidelity.com/fresno-unified-school-district>.

### Your Annual Review

Take time to evaluate your current insurance and benefits coverage before your review. Because your review only happens once a year, it's important that you go over the options your employer has made available to you.

In your benefits review, we'll take the time to look at your existing plan, help you understand all of your available benefit options, and review new options. It's also a great time to get answers to any questions you may have.

### What You Should Bring

Make sure you bring the following materials to your benefits review.

- **Driver's license**
- **Bank account information**
- **Spouse and children's dates of birth**
- **Beneficiary information**  
(and, if a trust, name and date of trust)

### Ready to Enroll?

You have a busy schedule, and we know your time is important. We're here to help! Join us for the following meetings to learn more about your benefits and enroll in coverage.

- **Schedule your individual, one-on-one review to enroll in benefits for the upcoming year.**
- **Meet with an account manager to answer your questions. Even if you're already enrolled it's still a great time to look at coverage options.**

# Your Section 125 Plan

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

## Benefits Available to You

- **Healthcare Flexible Spending Accounts**

Healthcare Flexible Spending Accounts (Healthcare FSAs or HCFSA) help you manage out-of-pocket expenses by using pre-tax funds to reimburse yourself for eligible expenses.

- **Accident Only Insurance<sup>\*,+</sup>**

Accidents are inevitable. Even though you can't always prepare for unforeseen events, you can plan ahead. A Limited Benefit Accident Only Insurance plan may help ease the impact on your finances. This plan pays benefits directly to you, helping you cover any unplanned medical expenses due to a covered accident.

- **Cancer Insurance<sup>\*,+</sup>**

If you were unexpectedly faced with a cancer diagnosis, will your major medical insurance be enough? Limited Benefit Cancer Insurance may help. Benefit payments are made directly to you, allowing you to pay for expenses like copayments, hospital stays, and house and car payments.

- **Disability Income Insurance<sup>\*</sup>**

In the simplest of terms, this plan helps protect a portion of your income. Disability Income Insurance is designed to help protect you if you can't work due to a covered injury or sickness. It provides steady benefits to cover expenses, paying a percentage of your gross monthly earnings.

- **Life Insurance<sup>\*,\*\*</sup>**

Ensuring your family is financially protected in the event of a loss is an important way of caring for their needs. Life Insurance can help. Securing a life insurance policy helps provide peace of mind knowing it will help take care of your family after you're gone.

- **403(b) Annuities<sup>\*\*,++</sup>**

Participating in a 403(b) Plan allows you to reduce your federal taxable income by the amount you choose to contribute on a pre-tax basis. It offers tax-deferred growth, flexibility on contribution changes, and loans, if the plan allows.

*\*These products may contain limitations, exclusions, and waiting periods. \*\* Not generally qualified benefits under Section 125 Plans. +This product may be inappropriate for people who are eligible for Medicaid coverage.*

Learn more about available options at  
<https://benefits.americanfidelity.com/fresno-unified-school-district>. Contact your site office manager to schedule your appointment today!

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a different opinion 

## 2018 Section 125 Open Enrollment

### ELEMENTARY SCHOOLS

Location	Dates	Time	Location	Dates	Time	Location	Dates	Time
Addams	11/15-11/16	7:30-4:00	Hamilton	11/5-11/7	8:00-4:00	Phoenix Elementary	10/5	8:00-3:30
Addicott	10/1-10/2	8:30-4:00	Heaton	11/15-11/16	7:30-4:00	Powers-Ginsburg	11/7-11/8	8:00-3:30
Anthony	10/22-10/23	8:00-4:00	Hidalgo	10/23-10/24	8:00-4:00	Pyle	11/7-11/9	8:00-3:30
Ayer	10/3-10/5	8:00-4:00	Holland	10/26-11/27	7:30-4:00	Robinson	11/28-11/29	8:00-3:30
Aynsworth	10/3-10/4	8:00-4:00	Homan	10/30-10/31	8:00-4:00	Roeding	11/13-11/14	8:00-3:30
Bakman	11/28-11/30	8:00-4:00	Jackson	11/13-11/14	8:00-4:00	Rowell	10/22-10/24	8:00-3:30
Balderas	11/8-11/9	8:00-4:00	Jefferson	11/5-11/6	8:00-3:00	Slater	11/13-11/14	8:00-3:30
Birney	10/24-10/25	8:00-4:00	King	10/30-10/31	8:00-3:30	Starr	11/7-11/8	8:00-3:30
Burroughs	11/1-11/2	8:00-4:00	Kirk	11/8-11/9	8:00-4:00	Storey	10/22-10/24	8:00-3:30
Calwa	10/3-10/5	8:00-4:00	Kratt	11/8-11/9	8:00-4:00	Sunset	11/8-11/9	8:00-3:30
Centennial	10/24-10/26	7:30-4:00	Lane	11/2	8:00-4:00	Thomas	11/1-11/2	8:00-3:30
Columbia	10/25-10/26	8:00-4:00	Lawless	11/5-11/6	8:00-4:00	Turner	10/1-10/2	8:00-3:30
Del Mar	10/30-10/31	8:00-4:00	Leavenworth	11/6-11/7	8:00-3:30	Vang Pao	11/5-11/6	8:00-3:30
Easterby	10/22-10/23	8:00-3:00	Lincoln	10/22-10/23	8:00-4:00	Viking	11/26-11/27	8:00-3:30
Eaton	10/4-10/5	8:00-4:00	Lowell	10/1-10/2	8:00-4:00	Vinland	10/31-11/1	8:00-3:30
Ericson	10/30-10/31	8:00-4:00	Malloch	11/13-11/14	8:00-4:00	Webster	11/26-11/27	8:00-3:30
Ewing	10/22-10/23	8:00-4:00	Manchester Gate	11/5, 11/9	8:00-4:00	Williams	11/27-11/28	8:00-3:30
Figarden	10/24-10/26	7:30-4:00	Mayfair	11/26-11/28	8:00-4:00	Wilson	10/10-10/12	8:00-3:30
Forkner	11/13-11/14	8:00-4:00	McCardle	10/24-10/25	8:00-4:00	Winchell	10/24-10/25	8:00-3:30
Fremont	11/26-11/27	8:00-4:00	Muir	11/6-11/7	8:00-4:00	Wishon	11/13-11/14	8:00-4:00
Gibson	11/8-11/9	8:00-4:00	Norseman	10/23-10/24	8:00-4:00	Wolters	11/15-11/16	8:30-3:30
Greenberg	11/5-11/7	8:00-4:00	Olmos	11/8-11/9	8:00-3:30	Yokomi	11/29-11/30	8:00-4:30

### MIDDLE SCHOOLS

Location			Dates			Location			Dates			Location			Dates											
Ahwahnee			11/5-11/7			8:00-3:30			Gaston			10/15-10/17			8:00-3:30			Terronez			11/28-11/29			8:00-3:30		
Baird			11/15-11/16			8:00-3:30			Kings Canyon			10/9-10/10			8:00-4:00			Tioga			11/5-11/7			8:00-3:30		
Bullard Talent			10/1-10/3			8:00-4:00			Scandinavian			10/31-11/2			8:00-3:30			Wawona			11/15-11/16			8:00-4:00		
Computech			10/11-10/12			8:00-4:00			Sequoia			11/15-11/16			8:00-3:30			Yosemite			10/18-10/19			8:00-3:30		
Cooper			10/15-10/16			8:00-4:00			Tehipite			10/15-10/17			8:00-4:00											
Fort Miller			11/28-11/30			8:00-3:30			Tenaya			10/17-10/19			8:00-3:30											

### HIGH SCHOOLS

Location			Dates			Location			Dates			Location			Dates												
Bullard			10/8-10/10			8:00-4:30			Duncan			10/15-10/17			8:00-4:00			Patino			10/22			8:00-3:30			
Cambridge			10/11-10/12			8:00-3:30			Edison			10/18-10/19			8:00-3:30			Phoenix Secondary			10/26			8:00-3:30			
CART			10/12			8:00-4:30			Fresno			10/8-10/10			8:00-3:30			Rata			10/24-10/25			8:00-3:30			
Design Science			10/23			8:00-3:30			Hoover			10/15-10/18			8:00-3:30			Roosevelt			10/9-10/12			8:00-4:00			
DeWolf			10/12			8:00-3:30			McLane			10/17-10/19			8:00-3:30			Sunnyside			10/15-10/19			8:00-3:30			

### OTHER DEPARTMENTS

Location	Dates	
ATP / IMC / Music & Media Svcs	10/22-10/23	8:00-3:30
Cesar Chavez Adult School	10/30-11/2	8:00-4:00
College & Career Readiness / Transfers	10/5, 10/16	8:00-4:00
Food Services	10/15-10/16	7:00-2:30
Fulton / Millbrook Extension	10/12	8:00-3:00
J.E. Young Academic Ctr.	10/15-10/16	8:00-4:00
Kisling	10/11	8:00-4:00
	10/12	8:00-12:30
Lori Ann Infant Program	10/26	8:00-3:30
Maintenance & Ops / Facilities	10/17-10/19, 10/22, 10/26	8:00-4:00
Parent Involvement	10/8	8:00-3:30
Professional Development	10/8-10/9	8:00-4:00
Purchasing & Graphics Comm	10/10	8:00-4:00
Student Svcs / Prevention & Intervention	10/10-10/11	8:00-4:00
Transportation	10/8-10/9	7:00-4:00
Warehouse	10/11	8:00-3:00

### LAST WEEK OF ENROLLMENT

Location	Dates	Time
CSEA Office	12/3-12/4	8:00-4:00
DO / Ed Center	12/3-12/7	8:00-4:00
FTA Office	12/3-12/7	8:00-4:00

