

## Enrollment Dates

10/01/2021 - 12/3/2021

# Plan for tomorrow, today.

Everyone knows health insurance doesn't pay for everything. Do you feel fully protected? Reviewing and updating your coverage each year is important.

Get help with your options. Stop by and see an American Fidelity account manager.



### Flexible Spending Accounts

- help with out-of-pocket medical expenses and dependent day care costs
- let you take money from your paycheck, pre-tax
- allow you to use the funds for eligible costs incurred during the plan year

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



### Dependent Care Accounts

- allow you to repay yourself for eligible dependent care costs incurred during the plan year
- let you withhold your money from your paycheck, pre-tax, reducing your overall tax burden

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



### Disability Income Insurance

#### AF™ Disability Income Insurance

- can help protect your finances in case of a covered injury or illness
- provides a benefit to help cover costs while you are unable to work
- pays some of your gross monthly earnings

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



### Hospital Indemnity Insurance

#### AF™ Limited Benefit Hospital Indemnity Insurance

- helps pay for out-of-pocket costs, like an inpatient 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)

**AMERICAN FIDELITY**  
a different opinion



EMPLOYER BENEFIT SOLUTIONS  
FOR EDUCATION

An unintentional injury averages **\$4,339** in medical expenses.

*National Safety Council, Injury Facts, 2019 Web.*

## An Easy Way to Pay for Expenses

Would you like to gain tax savings when paying for medical or dependent care costs? With a Section 125 Plan, your money can be taken from your paycheck pre-tax and used for eligible costs. And since your money is taken out pre-tax, it reduces your taxable income, and allows you to take home more money in each paycheck.


### How Does it Work?

Look at the example below. Jane makes \$4,000 per paycheck and is paid monthly. Under a Section 125 Plan, she would save \$82.96 a month. That's a savings of \$995.52 a year. To calculate your possible savings, visit [americanfidelity.com/s125-calculator](http://americanfidelity.com/s125-calculator)

Earnings & Hours	Without 125	With 125
<i>Gross Pay</i>	\$4,000	\$4,000
Health Insurance	-\$300	-\$300
Health FSA Contribution	N/A	-\$300
<b><i>Taxable Income</i></b>	<b>\$3,700</b>	<b>\$3,400</b>
Taxes (Federal & State @ 20%)	-\$740	-\$680
Less Estimated FICA (7.65%)	-\$283.05	-\$260.10
Out-of-Pocket Medical Expenses	-\$300	N/A
<b><i>Take Home Pay</i></b>	<b>\$2,376.95</b>	<b>\$2,459.90</b>

A savings  
of **\$995.52**  
a year

*Where allowable by law. If you are subject to FICA taxes, there might be a reduction in your social security benefit due to the reduction of FICA contributions. Example is hypothetical for illustrative purposes only. Please consult your tax advisor for actual tax savings.*



### Benefits Debit Card

A Benefits Debit Card provides quick access to the money in your medical reimbursement account.

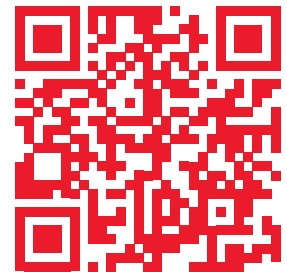
Be sure to keep your receipts to prove the expense is eligible.

[americanfidelity.com/debit-card](http://americanfidelity.com/debit-card)

## Schedule Your Appointment

<https://americanfidelity.com/fresno>

Central California Branch can also schedule your appointment by calling:  
**866-504-0010, ext. 7**



American Fidelity Assurance Company  
[americanfidelity.com](http://americanfidelity.com)

## 2022 American Fidelity Section 125 Open Enrollment

### ELEMENTARY SCHOOLS

Location	Dates	Time	Location	Dates	Time	Location	Dates	Time
Addams	10/1-10/5	8:00-4:30	Hamilton	10/7-10/8	8:00-4:30	Powers-Ginsburg	10/18-10/21	8:00-4:30
Addicott	10/5-10/6	8:00-4:30	Heaton	10/5-10/6	8:00-4:30	Pyle	10/26-10/27	8:00-4:30
Anthony	10/14-10/15	8:00-4:30	Holland	11/1-11/2	8:00-4:30	Rata Elementary	11/8-11/9	8:00-4:30
Ayer	10/1-10/4	8:00-4:30	Homan	10/14-10/15	8:00-4:30	Robinson	10/21-10/22	8:00-4:30
Aynesworth	10/1-10/4	8:00-4:30	Jackson	10/13, 10/18	8:00-4:30	Roeding	10/20-10/25	8:00-4:30
Bakman	10/6-10/7	8:00-4:30	Jefferson	10/20-10/21	8:00-4:30	Rowell	10/28-10/29	8:00-4:30
Balderas	10/14-10/15	8:00-4:30	King	10/15-10/18	8:00-4:30	Slater	11/2-11/3	8:00-4:30
Birney	10/1-10/4	8:00-4:30	Kirk	10/7-10/8	8:00-4:30	Starr	11/1-11/2	8:00-4:30
Burroughs	10/1-10/4	8:00-4:30	Kratt	10/26-10/27	8:00-4:30	Storey	10/7-10/8	8:00-4:30
Calwa	10/12-10/13	8:00-4:30	Lane	10/20-10/21	8:00-4:30	Sunset	11/3-11/4	8:00-4:30
Centennial	10/7-10/8	8:00-4:30	Lawless	10/8-10/12	8:00-4:30	Thomas	10/20-10/22	8:00-4:30
Columbia	10/8-10/12	8:00-4:30	Leavenworth	10/25-10/26	8:00-4:30	Turner	11/1-11/2	8:00-4:30
Del Mar	10/13-10/14	8:00-4:30	Lincoln	10/22-10/25	8:00-4:30	Vang Pao	11/1-11/2	8:00-4:30
Easterby	10/13-10/14	8:00-4:30	Lowell	11/4-11/5	8:00-4:30	Viking	10/25-10/26	8:00-4:30
Eaton	10/6-10/7	8:00-4:30	Malloch	11/17-11/18	8:00-4:30	Vinland	10/25-10/26	8:00-4:30
Ericson	10/14-10/15	8:00-4:30	Manchester Gate	11/3-11/4	8:00-4:30	Webster	10/20-10/21	8:00-4:30
Ewing	10/28-10/29	8:00-4:30	Mayfair	11/2-11/3	8:00-4:30	Williams	10/27-10/28	8:00-4:30
Figarden	10/5-10/6	8:00-4:30	McCardle	10/27-10/28	8:00-4:30	Wilson	10/26-10/27	8:00-4:30
Forkner	10/12-10/13	8:00-4:30	Muir	10/5-10/6	8:00-4:30	Winchell	10/26-10/27	8:00-4:30
Fremont	10/27-10/28	8:00-4:30	Norseman	10/26-10/27	8:00-4:30	Wishon	11/1-11/2	8:00-4:30
Gibson	10/12-10/13	8:00-4:30	Olmos	11/1-11/2	8:00-4:30	Wolters	11/15-11/16	8:00-4:30
Greenberg	10/14-10/15	8:00-4:30	Phoenix Elementary	10/29	8:00-4:30	Yokomi	10/22-10/25	8:00-4:30

### MIDDLE SCHOOLS

Location	Dates	Time	Location	Dates	Time	Location	Dates	Time
Ahwahnee	10/21-10/22	8:00-4:30	Gaston	10/28-10/29	8:00-4:30	Terronez	10/12-10/13	8:00-4:30
Baird	11/15-11/16	8:00-4:30	Kings Canyon	10/22-10/25	8:00-4:30	Tioga	11/1-11/3	8:00-4:30
Bullard Talent	10/22-10/25	8:00-4:30	Scandinavian	10/27-10/28	8:00-4:30	Wawona	11/3-11/5	8:00-4:30
Computech	10/19-10/20	8:00-4:30	Sequoia	11/4-11/5	8:00-4:30	Yosemite	10/18-10/19	8:00-4:30
Cooper	10/28-10/29	8:00-4:30	Tehipite	10/20-10/21	8:00-4:30			
Fort Miller	10/28-10/29	8:00-4:30	Tenaya	10/18-10/19	8:00-4:30			

### HIGH SCHOOLS

Location	Dates	Time	Location	Dates	Time	Location	Dates	Time
Bullard	11/15-11/17	8:00-4:30	Duncan	11/16-11/18	8:00-4:30	Patino	11/2	8:00-4:30
Cambridge	11/3-11/4	8:00-4:30	Edison	11/5-11/9	8:00-4:30	Phoenix Secondary	11/10	8:00-4:30
CART	10/29	8:00-4:30	Fresno	11/8-11/12	8:00-4:30	Roosevelt	11/10-11/15	8:00-4:30
Design Science	10/25	8:00-4:30	Hoover	11/8-11/12	8:00-4:30	Sunnyside	11/15-11/19	8:00-4:30
DeWolf	10/13	8:00-4:30	McLane	11/5-11/10	8:00-4:30			

### OTHER DEPARTMENTS

Location	Dates	Time
ATP / IMC / Music & Media Svcs	11/10-11/12	8:00-3:30
Cesar Chavez Adult School	10/18-10/19	8:00-4:30
College & Career Readiness / Transfers	11/3-11/4	8:00-4:30
Food Services	11/9-11/10	7:00-2:30
J.E. Young Academic Ctr.	11/12/2021	8:00-4:30
Kisling	11/18 - 11/19	8:00-4:30
Lori Ann Infant Program	See Powers-Ginsburg Elementary	
Maintenance & Ops / Facilities	11/8-11/10	8:00-4:00
Parent Involvement	11/15	8:00-3:30
Professional Development	10/18-10/19	8:00-4:30
Purchasing & Graphics Comm	10/22	8:00-4:30
Student Svcs / Prevention & Intervention	11/17-11/19	8:00-4:30
Transportation	11/8-11/9	7:00-4:00
Warehouse	11/8	8:00-3:00

### LAST WEEK OF ENROLLMENT

Location	Dates	Time
CSEA Office	11/29-11/30	8:00-4:00
DO / Ed Center	11/29-12/3	8:00-4:00
FTA Office	TBD	8:00-4:00



To Schedule Your Appointment Visit

<https://americanfidelity.com/fresno>