EMPLOYER BENEFIT SOLUTIONS FOR YOUR INDUSTRY

AMERICAN FIDELITY™
a different opinion

SB-25770(AWD)-1116

Why American Fidelity?

Offering a well-rounded benefits program is important to attract and retain quality employees. But the maintenance that comes with offering a competitive program within the ever-changing benefits landscape can be overwhelming. Along with cost and time pressures and an increasingly complex regulatory environment, employers need someone who can help.

Since 1960, American Fidelity Assurance Company (American Fidelity) has focused on helping employers overcome these challenges. We specialize in benefit management by offering a wide range of products and services specific to your needs.

A Different Opinion

We provide a different opinion in employee benefits strategies by offering a top-notch customer experience. Our account managers are dedicated to ensuring your benefits program fits both your company's needs and budget. We want to make things simple, so you can get back to what you do best. We offer:

- Strategic voluntary benefits to pair with your health insurance
- Tax-favored enrollment support
- Online enrollment tools and communication
- Employee benefits education
- Patient Protection and Affordable Care Act (ACA) compliance

Businesses in America are constantly evolving, with expectations and guidelines changing and developing as rapidly as the technology. You deserve a benefits provider who can evolve with you. American Fidelity Assurance Company has over 55 years of experience serving customers nationwide. We are dedicated to continually looking at the latest trends in employee benefits around the nation to work toward providing the most effective services to you and your employees.

An Experienced Benefits Advisor

We believe there is a better way to provide benefit solutions to you and your employees — a way that eliminates some of the hassles of working with multiple carriers and providers. Instead, American Fidelity offers a seamless, cost-efficient administration of your benefit program. As a partner, we support all aspects of your program with a variety of solutions surrounding your benefits — from providing administrative services designed to help employers and employees save money today to supplemental insurance that helps protect your employees.

Our goal is to remove the burden of benefit administration and be the sole resource for all of your needs. We will act as an extension of your Human Resources department by answering employee benefits questions, updating you on any Section 125 or Patient Protection and Affordable Care Act (ACA) changes, and implementing and executing your enrollment.

Salaried Account Manager

Employee benefits and the administration surrounding them may be difficult to understand and manage. Having someone there to explain and walk you through the details is all you need. Our account managers provide the expertise you may need to help navigate your benefit offerings.

One of our primary roles is to help our account managers monitor the marketplace and industry trends to create benefit programs that will stand the test of time. This approach allows us to better plan the education, enrollment, and interaction with our employers and employees.

Employee Education

Knowing your employees are well-insured helps provide you with peace of mind knowing they'll be covered in their time of need. Also, a well-educated employee base often means increased participation in your plan, leading to overall savings on employment taxes.

Our salaried, career account managers help employees understand how their total benefit package fits together, including core benefits, supplemental offerings, and expense management tools. This holistic approach focuses on empowering employees to make informed decisions regarding their benefit package. We are here to support you and your employees throughout the open enrollment, new hire enrollment, and with ongoing administration.

Ratings and Financial Strength

Partnering with a highly rated supplemental benefits provider helps assure you that it has the financial strength to be there when you need it the most.

Since 1982, American Fidelity has been rated "A+" (Superior) by A.M. Best Company. Considered one of the nation's leading insurance company rating services, A.M. Best bases its ratings on an analysis of the financial condition and operating performance of insurance companies in such vital areas as: Competency of Underwriting, Control of Expenses, Adequacy of Reserves, Soundness of Investments, and Capital Sufficiency.

A+ SINCE 1982

A.M Best Company rating

[1] *www.ambest.com/consumers (May 26, 2016) (A+ is the 2nd out of 16 with 1 being the highest.)*

Tax-favored benefit services to help employees save.

The administration that comes with offering an employee benefit program can be very time consuming. Let us help take the work off your plate. We provide a full suite of expense management services to help offset much of the employer costs associated with providing employee benefits. All of our services act independently from any major medical plans and may be used with an employer's existing plan(s). These tax-favored benefits help reduce employer and employee tax liabilities.

Since 1979, American Fidelity has supported employers in implementing tax-favored benefit programs. From educating employers on program opportunities, assisting with plan documents, creating implementation plans, and enrolling employees, we are here to help turn these somewhat complex programs into simple solutions.

Section 125 Plans

While offering a Section 125 Plan brings tax savings to both you and your employees, the administration that comes with maintaining the Plan is time-consuming. Keeping track of Plan changes, new regulations, and updating your employees along the way can be challenging. American Fidelity focuses on keeping you compliant while educating both you and your employees. Partnering with us will give you peace of mind knowing that your Plan meets the ever-changing requirements year after year – all at no additional cost to you.[2]

Features

- Plan setup & sample Plan Document
- Annual employee education & enrollment
- Year-round maintenance & compliance support team

Flexible Spending Accounts (FSAs)

As the costs of healthcare and childcare continue to increase, finding cost-effective solutions that help both you and your employees can be challenging. American Fidelity provides a solution by offering a Health FSA and Dependent Day Care FSA for your employees to set aside money on a pre-tax basis to pay for everyday medical and dependent day care expenses. This can also increase your FICA savings as an employer.

Features

- American Fidelity funds your Health FSA upfront based on known contributions, creating a cash-flow advantage for you
- Optional Health FSA Risk Insurance
- Health FSA card available for employees, spouses, and each of their qualified dependents

[2]*Where permitted by law*

Expense Management Services

Health Savings Accounts (HSAs)

A Health Savings Account (HSA), paired with a qualified High-Deductible Health Plan (HDHP), allows your employees to set aside pre-tax dollars to help pay for eligible medical, dental and vision expenses. It is an employee-owned account — meaning your employee's funds roll over from year to year and the account is portable.

Features

- Convenient, secure online system for account holders to maintain their accounts and request distributions.
- Mutual fund options: Participants can choose to invest any HSA balance over $2,500 into a variety of investment options.

Health Reimbursement Arrangements (HRAs)

If you're looking to manage high out-of-pocket medical costs but want more control, a Health Reimbursement Arrangement (HRA) may be a solution. HRAs allow employers to set up accounts for their employees to receive reimbursement for eligible medical expenses, at the same time allowing the employer to control how much is contributed and what type of expenses may be reimbursed.

Features

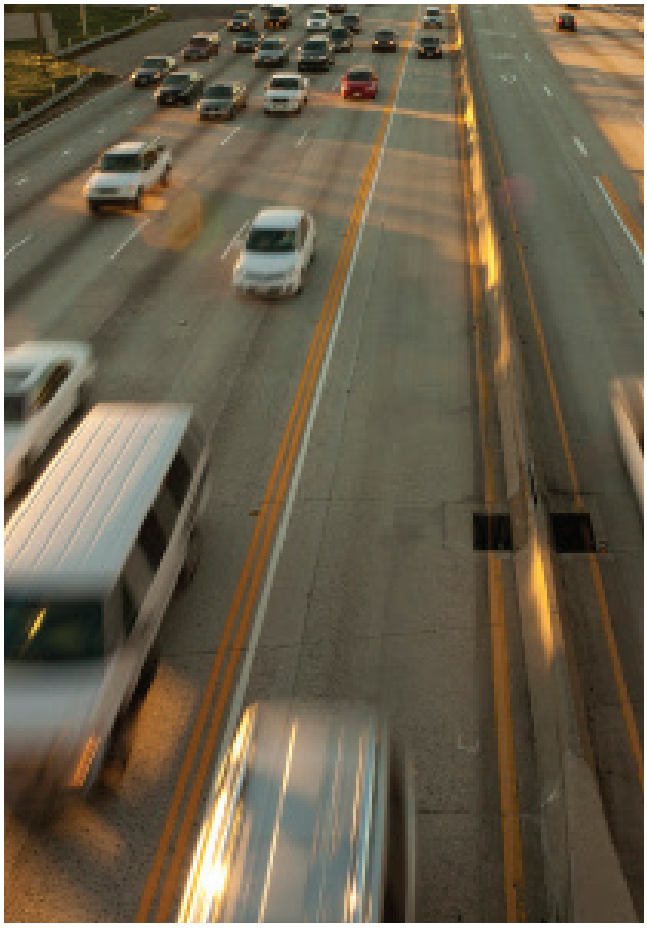
- Multiple plan choices, allowing employers to customize their plans to best fit employee needs.
- Flexible plan funding allows the employer to choose the best method to pay for benefits.

Pre-Tax Transportation Benefits

A Pre-Tax Transportation Benefit program allows employees to set aside money on a pre-tax basis to pay for qualified commuting costs, such as parking and mass transit expenses. Employers can reduce the payroll tax they owe while helping employees save money on commuting expenses.

Features

- Employees manage their benefits through an easy-to-use online portal.
- Convenient home delivery of mass transit vouchers or prepaid commuter check card.



Some of our products and services may be provided by third party contractors or affiliated companies. Services listed may not be available in all states.

Help employees protect tomorrow.

No one understands your employees' needs like you do, and we believe no one understands managing employee benefits like us. When designing our products and solutions, American Fidelity focuses on the specific needs of both you and your employees. Whether it be unique pay modes, sick leave policies, or new hire eligibility requirements, we tailor our offerings to you.

A great way to attract and retain quality employees in the current competitive job market is through a robust benefits package. By offering a comprehensive package and having well-insured employees, you gain peace of mind that they'll be covered in their time of need. And with many of our plans containing wellness incentives and health screening benefits for preventative care, you may also see a reduction in medical costs.

Disability Income Insurance*

When a disabling injury or sickness happens to one of your employees, it can be difficult to know what to do. You want to help with the financial costs but where do you draw the line? That is why offering disability insurance is so important to a comprehensive benefit package. It helps ensure that your employee's finances are protected when they need it the most.

American Fidelity's Disability Income Insurance offers a variety of plan features and benefit amounts to meet the needs of each of your employees. The benefit is paid directly to them and helps provide financial peace of mind so they can focus on getting better and returning to work.

American Fidelity offers both short-term and long-term Disability Income Insurance options to meet the unique needs of your employees.

Critical Illness Insurance*,+,##

Many employees are unprepared for the financial impact when faced with an illness, such as a heart attack or stroke. Having the resources to cover these types of events can make all the difference for their recovery. American Fidelity's Limited Benefit Critical Illness Insurance Plan may help provide a solution for your employees and their families if they suffer from a covered illness. This plan can help cover both direct and indirect costs and includes a Health Screening Benefit and a Recurrent Diagnosis Benefit.

Hospital GAP PLAN® Insurance*,+

Offer employees a plan designed to provide a benefit to help pay for out-of-pocket expenses while receiving inpatient or outpatient services. This plan provides benefits for diagnostic testing and outpatient surgery, emergency room sickness or accident, and inpatient confinements.

Accident Only Insurance*,+

An unexpected accident can have a financial impact for your employees and their families. Being prepared can make all the difference. American Fidelity's Limited Benefit Accident Only Insurance can help provide your employees with a financial solution to cover the accidents that life sometimes delivers. Employees may apply with no medical questions asked and choose from multiple benefit options. This plan also includes a wellness benefit.

Cancer Insurance*,+

Even with a high-quality medical insurance plan, if one of your employees or covered family members were to be diagnosed with cancer, their out-of-pocket medical expenses could be extensive. That's why it is important to offer a Limited Benefit Cancer Insurance plan to help cover the overall costs of cancer. The plan has 30 benefits specifically designed to help your employees and their families with the financial costs of being diagnosed with cancer, which allows them to focus on their treatment. This plan can help cover both direct and indirect costs of cancer and includes a Preventative Care Benefit to help with early detection.

Life Insurance*,**

Offering Group Life insurance to your employees may not be enough to fully protect their loved ones in their absence. An individual life policy can increase the overall benefit amount while giving your employees a policy that they own. American Fidelity offers polices designed for your employees, spouses, and children – making it convenient for them to provide life insurance protection for their entire family. Only three health questions are required to issue coverage, and your employees don't have to participate in any medical exams.

These products may contain limitations, exclusions and waiting periods. **Not generally qualified benefits under Section 125 Plans. +This product is inappropriate for people who are eligible for Medicaid coverage**. The company reserves the right to change premium rates by class. For individual tax advice, please consult your tax advisor. Benefit plans listed may not be available in all states.*

Helping employers manage resources.

Managing expenses is something on every employer's mind. American Fidelity understands the administrative needs employers have, particularly in light of the Patient Protection and Affordable Care Act (ACA). We are able to offer resources and services that help simplify benefit plan management and control costs.

When it comes to managing employee benefits, we can serve as an extension of your human resources department. We offer a single source for helping employers design, deliver, and manage a benefit program. In addition, we have a large collection of resources to help employers save time, simplify benefit plan administration, and identify possible cost-saving opportunities.

Dependent Verification Reviews

Verifying eligibility of dependents ensures employers are not paying premiums for non-covered dependents. To assist you with this process, American Fidelity offers dependent verification reviews (also known as dependent eligibility reviews or medical eligibility audits) through one-on-one benefit meetings during enrollment.

Features

- Cost savings on employer medical premiums by eliminating non-qualified dependents
- Update important employee information including emergency contact information & beneficiaries
- Provides an opportunity to communicate and educate employees about benefit changes

COBRA Administration

COBRA Administration guards employers from costly penalties from COBRA violations. COBRA compliance is an administratively intensive process that requires employers to send a variety of notices, bill and collect premiums, monitor strict timelines, remit payments to carriers, and more. Retiree billing is also available.

Employer Support Services

Affordable Care Act Support

The Patient Protection and Affordable Care Act (ACA) has presented employers with a once-in-a-generation challenge that is both complex and dynamic. We want to be your partner and primary resource for managing the challenges and changes resulting from the ACA. We understand the requirements and how those responsibilities can impact both employers and employees. We provide a variety of services to educate employers on the developing law, assist with implementation and ongoing compliance, and communicate plan changes to employees.

AFComply™ - ACA Eligibility Software

We offer a software solution for both tracking and reporting in conjunction with ACA consulting services. AFComply™ is a service offered through American Fidelity Administrative Services (AFAS) that combines tracking and reporting software with a dedicated ACA Compliance Support Team.

Features

- Employer mandate tracking service
- Forms 1094/1095 reporting service
- Access to a dedicated year-round ACA Consultant & ACA Service Specialist call center

Health Plan Consulting

Partnering with American Fidelity Administrative Services (AFAS) for your Health Plan Consulting needs can help you mitigate your compliance risk and improve employee communication, while conserving valuable financial and human resources.

Some of our Health Plan Consulting services include:

- Variable Hour Employee Billing
- Employee Notice and Reporting
- Non-Discrimination Testing
- ERISA Wrap Documents

Leave of Absence Support

While it may seem straightforward to determine who qualifies for Family Medical Leave (FML), most employers find it to be a very complex process. Our service provider, ComPsych, provides guidance on FML requirements and employee eligibility, handles the administrative tasks, coordinates the leave benefit on behalf of the employer and trains and consults with the employer on how best to apply FML.

Features

- Provides consistent application of FML policies.
- Access to resources to answer FML questions.

NOTE: A software system alone does not ensure compliance; if you do not understand how the data you enter will impact the calculation, the information generated may not be correct. Your consultant will help explain those parameters and assist you with creating a process to achieve the results you desire.

Some products and services may be provided by third party contractors or affiliated companies. Sales tax may apply to some services or deliverables. American Fidelity Assurance Company and American Fidelity Administrative Services, LLC do not provide tax or legal advice and, given the complexity of the ACA rules, we always recommend working with your own legal counsel to discuss how your plans could be affected and to review guidance provided by our consultants.

Helping employers save time.

We understand that times are changing and that employer and employee needs are evolving when it comes to enrolling in benefits. To meet your needs, American Fidelity has created tools and technology to make enrollment convenient, faster, and more efficient. As your partner, we will manage your entire enrollment process for you, giving you back time and resources.

Year-Round Service Commitment

From our dedicated, local account managers to our home office customer care team, American Fidelity offers year-round service and support for both employers and employees. We are committed to helping ensure employers and employees understand their benefit plans, and we are available to assist with any benefit questions or concerns throughout the year.

Ideal Enrollment Implementation Timeline

Before each plan year's enrollment, an account manager will meet with the employer's administrative staff to develop an implementation timeline, collect key information, identify enrollment needs, and educate the administrative staff on the enrollment process.

Phase 1

- Administration Meetings
- Payroll Meeting to Provide Enrollment Information

Phase 2

- Employee Group Meetings
- Individual Benefit Reviews
- Annual Enrollment

Phase 3

- Post-Enrollment Review
- A Plan for Ongoing Support and New Hire Orientation

Enrollment Solutions

Three Enrollment Options

We offer a three step enrollment plan that you can transition through during your relationship with American Fidelity. You will work with your account manager to determine which enrollment option is best for your group's needs.

One-on-One Enrollment	Assisted Enrollment	Online-Only Enrollment
Our one-on-one enrollment provides an opportunity for your employees to experience a private evaluation of their needs so they can receive a personalized recommendation for benefit selection.	Our assisted enrollment option offers both a one-on-one enrollment experience, as well as the option to enroll online. This provides your employees with the flexibility to choose what meets their needs.	This option is also called a self-enrollment, and allows your employees to enroll online any time within your enrollment period.

Employee Education

Employees appreciate the opportunity to make informed decisions regarding their benefit plans. Complimentary benefit education materials (both electronic and print) are available for employees as well as the following:

Group Meetings	Custom Benefits Site
We offer group meetings to educate employees and answer questions on their complete benefit offerings. When employees attend this meeting, they are more prepared going into their annual enrollment, often knowing exactly what benefits they will select.	This website gives your employees a single place to go to review all of their benefit offerings, including your medical, dental, and vision plans, and to get answers to common questions before enrollment. This site includes tax-savings calculators, educational videos, and more.

Full Benefits Enrollment

While your employees are using our online platform to enroll in their voluntary benefits, they can also enroll in their core benefits, such as medical, dental, and vision. We can work with your health plan providers to incorporate their application processes into our electronic web-based platform.

Enrollment Platform

American Fidelity's online enrollment system saves time for benefit administrators. We provide automated data uploads to ensure fast and efficient transfer of benefits and billing information before and after enrollment. This eliminates the need for staff to enter data manually.

New Hire Enrollments

A dedicated account manager will be available to provide new hire benefit orientation throughout the year, educating new hires on their benefit options.

Complimentary Compliance Support

Helping employers stay compliant.

Managing the requirements and responsibilities to ensure you remain compliant with the current law may seem overwhelming. We can help simplify this process. American Fidelity's history is rooted in understanding and implementing tax-favored plans. Since 1979, we have provided benefits and services for Internal Revenue Code Section 125 Plans and other benefit programs, providing the support necessary to help our customers remain compliant with current law.

Keeping Employers Updated

Staying knowledgeable of the current law is challenging. With an entire compliance team dedicated to monitoring and educating our customers as changes occur, we can help turn complicated material into something more understandable. We offer lunch-and-learns, VIP email notifications, newsletters, and one-on-one meetings with our account managers to give you a head start with trying to understand new rules.

Section 125 Plan Documentation

From plan documents to board resolutions, American Fidelity can provide sample Section 125 Plan documents prior to each year's plan renewal for an employer to review with legal counsel. We work with employers to amend their plan documents to reflect changes made by employers or that are mandated by law. For newly eligible employees and during annual enrollment each year, American Fidelity will collect affirmative elections from employees, allowing employers to demonstrate every eligible employee had an equal opportunity to enroll in the plans.

Health FSA Claims Adjudication

Federal law dictates which expenses are qualified for reimbursement from certain plans, such as Health FSAs, and establishes strict guidelines for third party substantiation for claims submitted manually and through Health FSA card swipes. We have established a process for claims adjudication to comply with federal law to help ensure an employer's plan will continue to operate within the law.

Complimentary Compliance Support

Tax Reporting Assistance

American Fidelity can assist employers with some of their tax reporting requirements. To help employers complete their Form W-2, we provide information on Dependent Day Care FSAs, applicable insurance claims, and data for American Fidelity premiums that larger employers have to report pursuant to the ACA. Additionally, Third-Party Sick Pay Reports are now available monthly for employers to review, download, and print anytime via our Online Service Center. Third-Party Sick Pay Reports show the tax due and information needed for Form W-2 for employees who receive disability income benefits.

Plan Communication

Our enrollment model is designed to educate employees on the benefits and services available to them. We also make sample employee communication required by the ACA available to our employer customers.

Major Medical Plan Waivers

Waivers are a great way to document that an employer satisfied the Patient Protection and Affordable Care Act (ACA) obligations each year. We can provide documentation that the employer offered coverage to the minimum number of full-time employees required to avoid triggering a penalty.

American Fidelity does not provide legal or tax advice. We recommend you work with your counsel to ensure your plan's compliance.

Support the way customers want it.

Your employees expect quick service, knowledgeable staff, and dependable insurance coverage. We work hard to ensure your experience exceeds those expectations. At American Fidelity, we want to make it easy for your employees to file a claim, access account information, and get the support they need. From our secured website and our convenient mobile app to our on-site account managers and dedicated customer service team, American Fidelity is a different opinion.

americanfidelity.com

Our website offers secured account access and educational resources for your employees.

Features

- View and file claims through online submission
- Download and print insurance policies
- View Flexible Spending Account balances
- Section 125 Plan & FSA calculators to estimate tax savings
- Answers to the most frequently asked questions
- Educational videos

Mobile App – AFmobile®

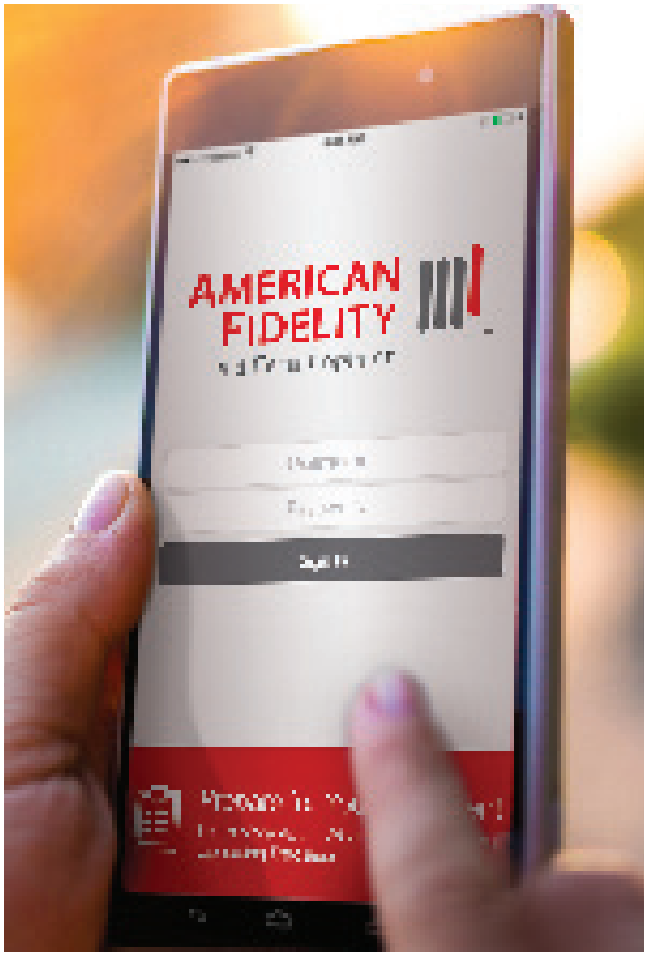
Participants also have the ability to manage their account through our mobile app, AFmobile®. From the app, participants may update their contact information, sign up for direct deposit, snap pictures of receipts to easily substantiate Health FSA and HRA card transactions, and submit requests for reimbursement from their FSA or HRA. The app is available to download for free on any Apple or Android device.

Customer Support

We want to provide customers with support in the way that is most convenient for them, whether through email or phone. We are available to assist from both our home office and through our local account managers.

Salaried Account Managers

Your account manager only supports your industry and is uniquely aware of your needs. Your dedicated account manager is available year-round to answer any questions you or your employees may have.



Customer Experience

Customer Service Team

Our customer service team is available from 7:00 a.m. to 7:00 p.m. CST, Monday through Friday, and can be contacted through our toll-free number or through our website's contact form. Our call center offers a call back feature. Instead of waiting on hold, participants may opt in for a call back without losing their place in the queue.

After hours, we offer the option to leave a voicemail and our customer service team will return the call the next business day. In addition, your employees have 24/7 access to our toll-free automated phone system where they may check their FSA balance.

Easy Claim Filing with Direct Deposit

We want to make it simple for your employees to file a claim, so we offer a variety of options. A customer may file a claim online, through our mobile app, AFmobile®, or submit a claim via mail or fax to our home office in Oklahoma City. To assist in speeding up the reimbursement process, we offer complimentary direct deposit into employees' bank account.

For a complete video on claim filing instructions, visit http://americanfidelity.com/fileaclaim.

By choosing American Fidelity, we can assist you in designing a custom package of service solutions and employee benefits that will best suit you and your employees. From our local, salaried, career account managers who provide a year-round service commitment to our streamlined electronic enrollment options, we work diligently to share our experience in delivering expense management benefits and services to help you and your employees. With 12,491 worksite employers nationwide using American Fidelity as their Section 125 Plan or insurance provider, we consider it a privilege that so many employers and employees have put their trust in us. American Fidelity partners with 229 total associations nationwide. To learn more about how American Fidelity can help you, contact us today at 800-654-8489.

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