



It's Time to Enroll



Tehama COE Benefits Enrollment

DID YOU KNOW?

- Disability causes more than 50% of all mortgage foreclosures.*
- On average, an injury requiring medical attention occurs every 1.2 seconds.+

Visit with your American Fidelity Representative to learn more about the important benefits available to you.

*"Preparing for Disability." Council for Disability Awareness. Web. 10 Oct. 2013.

+ National Safety Council, Injury Facts, 2013 Edition, p. 2.

These are brief descriptions of the actual policies. All products may not be available in all states.

July 7th - August 12th

It's time to review your benefits for the upcoming plan year. See your American Fidelity Assurance Company Representative 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.

Benefits Available:

- **Disability Income Insurance**⁷ — Disability Income Insurance helps protect your income. When you are unable to work due to a covered Injury or Sickness, your disability benefit will be paid up to the benefit period for which premium has been paid. Your disability benefit can help pay for necessities.
- **Life Insurance**^{2,7} — 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 help protect your loved ones and secure a life insurance policy today.
- **403(b) Annuities**^{2,4} — American Fidelity's 403(b) Annuities allows participating employees to defer current taxable income to possibly use as an additional source of retirement income.
- **Accident Only Insurance**^{1,7} — Accidents can happen any time. Limited Benefit Accident Only Insurance can help protect you and your family if a covered accident occurs. Benefit payments are paid directly to you, regardless of other coverage you may have.
- **Cancer Insurance**^{1,7} — 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.

*To schedule an appointment, contact Kathleen Stephens at 528-7329/
kstephens@tehamaschools.org*

*For questions, contact at Chiny Clawson at 528-7334/
cclawson@tehamaschools.org*

Northern California Branch Office
9355 E. Stockton Blvd., Suite 110
Elk Grove, CA 95624
800-365-8306 • 916-683-8306
americanfidelity.com

 **American Fidelity
Assurance Company**