### San Jose Unified School District

**Plan Year** 7/01/2024 - 6/30/2025



# Benefits that help you and your wallet.

Your benefits enrollment is here, and your plan includes nontaxable benefits. When you pay for coverage pre-tax, you can help financially protect your family while reducing your taxable income.

Your American Fidelity account manager can help you create a plan that fits your unique needs.



## Disability Income Insurance

- Helps protect your finances in case of a covered injury or illness.
- Provides a benefit to help cover costs while you are unable to work.
- Select from custom coverage options.

Learn more: americanfidelity.com/disability



#### Limited Benefit Cancer Insurance

- May help protect you financially if you are diagnosed with a covered cancer so you can focus on recovery.
- Provides benefit payments directly to you.
- May cover expenses like travel and lodging, experimental treatments and second opinions.

#### Learn more: americanfidelity.com/cancer



#### Life Insurance

- May help financially protect your family if you were to pass away.
- Several plans available to select the coverage that best fits you and your family.
- Provides immediate coverage.

#### Learn more: americanfidelity.com/life



#### Annuities

- Provides a valuable savings vehicle with growth potential and flexibility.
- Allows the opportunity for guaranteed lifetime income.
- Offers flexbility for a diversified retirement portfolio.

Learn more: americanfidelity.com/annuities



### Book your appointment.

https://enroll.americanfidelity.com/BD6C6AA2



**Examples of Eligible Expenses** 

Asthma treatments Chiropractic care

**Contact lenses** 

**Dental services** 

Eye exam/eyeglasses

Over-the-counter medications

Sunscreen with 15 SPF or higher

americanfidelity.com/eligible-expenses

Breast pumps and supplies

Fertility treatments

Laser eye surgery

Physical therapy

First aid kits

Prescriptions

Prenatal care

Copays

# Healthcare Flexible Spending Accounts

#### Save money on eligible medical expenses.

Healthcare Flexible Spending Accounts (HCFSAs) allow you to save part of your paycheck, before taxes, to pay for eligible medical costs throughout the year.

#### **Features:**

- Funds available at the beginning of your plan year
- Reduce your taxable income
- Contribute as much, or as little, as you want (up to the annual limit)

Learn more at americanfidelity.com/fsa



Calculate medical costs americanfidelity.com/fsa-worksheet



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