Clovis Unified School District



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.



Healthcare Flexible Spending Accounts

- · Helps with out-of-pocket medical expenses.
- You choose how much you want to set aside (up to the annual limit).
- The funds are taken out pre-tax, which may increase the amount you take home each paycheck.

Learn more: americanfidelity.com/fsa



Dependent Care Accounts

- Helps with out-of-pocket dependent care costs.
- Covers children under age 13 or adult dependents incapable of self-care.
- The funds are taken out pre-tax, which may increase the amount you take home each paycheck.

Learn more: americanfidelity.com/dca



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



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



Book your appointment.

americanfidelity.com/clovis



Retirement Savings Plans

It's never too early to plan for retirement.

When you think about your retirement, do you envision opportunities to travel, learn a new hobby, or spend time with family? No matter your retirement goals, it's important to start saving early.

How It Works:

Select the right account for you

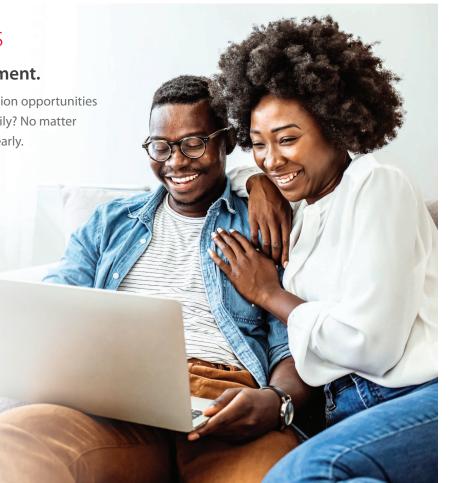
Determine a contribution amount

Contribute from your paycheck

4 Monitor your investment performance

Calculate your future income needs: americanfidelity.com/retirement-calculator

Learn more at americanfidelity.com/annuities





Renewing your FSA?

Flexible Spending Accounts do not automatically renew each year. Meet with your American Fidelity account manager to ensure you continue taking advantage of these tax-savings accounts.

americanfidelity.com/fsa

These products may contain limitations, exclusions, and waiting periods. The following statements only apply if the product is displayed on this document.

These products are not appropriate for people who are eligible for Medicaid coverage: Accident Only, Cancer, Critical Illness, Hospital Indemnity,
Hospital GAP PLAN® and Hospital GAP Plan Choice® Insurance. Variable Annuities are offered by American Fidelity Securities, Inc., a registered Broker
Dealer. Please contact your tax advisor for information regarding your specific situation. HSA contributions are not subject to federal and most states' income
tax. State income tax may apply in California and New Jersey. Please consult a tax advisor for your state's specific rules. HRAs are not part of a Section 125
Plan. Contributions made by employer not employee.



American Fidelity Assurance Company americanfidelity.com