



Clovis USD continues its partnership with American Fidelity to provide our Section 125 benefit program, which allows us to offer eligible benefits to you on a tax-sheltered basis. These include Health Flexible Spending Accounts (FSA) and Dependent Care Accounts (DCA), Cancer, Accident, and Hospital protection options.

American Fidelity will be visiting school sites beginning **April 8th** to provide an opportunity to complete your enrollment. Visit www.americanfidelity.com/clovis for details and to schedule your appointment.

New for this enrollment!

Current participants in American Fidelity Disability Income Protection are encouraged to schedule an appointment to receive information on enhancements made to the plan effective September 1st, 2024.

The new enhancements are being added **without additional cost** and **require a new application to be completed.**

Upgrades include but are not limited to:

- **Physician Expense Benefit** (to be paid upon an eligible visit to a physician)
- **Increase** in benefits paid during sick leave (from \$25/day to \$50/day)
- **Increase** in benefits paid when sick leave runs out (up to 80% of salary, minimum benefit of 25%)
- **Spousal disability** benefit option and enhancement

Schedule your appointment today!

We encourage you to schedule an appointment with a representative at your school site so you can receive the education on the new plan. Appointments may take up to 30 minutes depending on your benefit plan needs.

- Go to [\[americanfidelity.com/clovis\]](http://americanfidelity.com/clovis)www.americanfidelity.com/clovis
- Call 1-866-504-0010
- Email afes-fresnobranch@americanfidelity.com

American Fidelity also offers supplemental benefits, including:

- Health Flexible Spending Accounts (Section 125 eligible)
- Dependent Daycare Accounts (Section 125 eligible)
- Disability Income Protection
- Life Insurance
- Accident Protection (Section 125 eligible)
- Cancer Protection (Section 125 eligible)
- Hospital Assist Protection (Section 125 eligible)
- Group Critical Illness Protection
- Retirement Savings Accounts

These benefits can help provide protection for you and your family *in addition to your medical insurance*. Benefits are paid directly to you and can help offset out-of-pocket expenses or any gaps in coverage. *There is no obligation to participate in supplemental benefits.*