

PROPOSAL FOR
Browning Public
Schools



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americanfidelity.com

AMERICAN FIDELITY 
a different opinion

PROPOSAL FOR

Browning Public Schools

American Fidelity is your benefits partner who understands your unique needs and can provide a customized solution for both you and your employees. For 60 years, we have been providing top-notch benefits administration for the education community.

We offer benefits strategies that empower you to make benefits decisions to help your organization and your employees. Our goal is to act as an extension of your human resources department by providing employee education, enrollment, year-round administration, and compliance support.

Within this proposal you will find supporting information establishing our ability to be the solution you have been looking for. The following is a quick summary of the solutions we are offering:

- A comprehensive, customized benefits solution.
- Implementation and maintenance of your Section 125 Plan.
- Upfront funding for Healthcare FSAs.
- Year-round service from a dedicated salaried account manager.
- Employee education and one-on-one benefit reviews prior to enrollment.
- Our complete web-based enrollment, communication, and administration platform.

We are confident our approach to providing benefits and services will be an asset to your District and help manage costs. Thank you for considering American Fidelity Assurance Company and we look forward to the next step in the process of helping you transition into a new benefits program.

Regards,

Stephanie Thomas-Roid

Account Development Executive

503-828-3718

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PROPOSED SERVICE FEES FOR

Browning Public Schools

VALUE ADDED PLAN SERVICES	Your Cost
Section 125 Services*	
Section 125 Sample Plan Document, Implementation and Annual Review	\$0.00
Annual Non-Discrimination Testing Worksheets	\$0.00
Employee Election Form/Salary Reduction Agreement Assistance	\$0.00
Flexible Spending Account Administrative Services*	
Healthcare Flexible Spending Account (HCFA) Administration	\$0.00
Dependent Care Account Administration	\$0.00
HCFA Benefits Debit Card and Dependent Card(s)	\$0.00
Upfront HCFA Funding Assistance	\$0.00
Insured HCFA Risk Premium up to \$2,750	\$0.00
Health Savings Account Administrative Services*	
Health Savings Account Administration	\$0.00
HSA Benefits Debit Cards and Dependent Card(s)	\$0.00
Enrollment Solutions*	
Online Enrollment Platform	\$0.00
Employee Communication & Education	\$0.00
New Hire Enrollment & Year-Round Support	\$0.00
Additional Services	
Dependent Verification Reviews	\$0.00
Major Medical Plan Waivers	\$0.00
403(b) Plan and 457(b) Plan Administration**	\$1.00 PEPM
Health Reimbursement Arrangement Administration	\$4.00 PEPM

**American Fidelity Assurance Company is providing these services at no additional charge to the District where permitted by law. Please refer to the Service Exchange Agreement for details. **This fee may be paid by the Group or by the investment providers of the plan.*

Why American Fidelity

Budget cuts, time constraints, and employee recruiting and retention. If you're like many school districts, these roadblocks make your job difficult and create a unique set of issues that a generic benefits provider may not be able to solve.

You deserve to work with a provider who understands your needs. Our goal is to remove the burden of benefits administration and be the single resource for your entire benefits program.

We Have the Expertise



4,300 School Districts Served Today



140 Education Association Relationships



60 Years Working in Education



Benefits Strategy

American Fidelity works with you to develop a benefits strategy to help you retain employees, save money, and free up your time so you can focus on what's important to you. We'll help you with the following:

- **Customize** employee benefits based on your major medical plan, sick leave policy, and pay modes.
- Create a **benefits communication and education strategy** to ensure your employees understand the benefits being offered to them prior to enrollment.
- **Enrollment and administration** support, including in-person enrollments with employees.
- **HR assistance** to help relieve the burden of benefits administration.
- **Compliance support** to help you stay on top of changes in the law that could affect your plan.

Any company that is considering working with American Fidelity, they can't go wrong. They truly will be embraced into the family, into the community. I can't imagine a need not being met.

*Nina Boyd, Associate Superintendent
Orange County Department
of Education, California*



Communication and Education

American Fidelity utilizes salaried account managers that are highly trained to be your strategic partner and help you achieve your benefits goals year after year.

Our account management team will provide the following resources:

- Group Meetings
- One-on-One Reviews
- Pre-Enrollment Materials
- Educational Videos



Enrollment Support

The way employees enroll in their benefits can have a strong effect on benefits participation. Participation means your employees are adequately covered, but it also leads to valuable tax savings.

We offer multiple enrollment options, all paired with our web-based enrollment software, AFenroll®. Our platform can streamline the enrollment and administration for your entire benefits program.



Benefits Compliance

From Section 125 Plan regulations to the Patient Protection and Affordable Care Act (ACA), staying compliant with employee benefits laws is a constantly-moving target. And with serious penalties on the line, why should you handle that responsibility alone?

- Section 125 Plan Administration
- ACA Reporting
- Nondiscrimination Testing

It's Time for a Different Opinion

Discover how we have helped 4,300 school districts implement their entire benefits program — including employee education, enrollment, year-round administration, and compliance support.

We're ready to create a custom benefits strategy for your organization!

Enrollment Strategy and Education

01

- Strategic Partnership
- Enrollment Planning
- Employee Education
- Enrollment Options and Platform

Products and Services

02

- Section 125 Plan Administration
- Reimbursement Accounts
- Supplemental Benefits
- Additional Employee Benefits
- Retirement Savings Options
- 403(b) and 457(b) Plan Administration
- Dependent Verification Reviews

Resources and Tools

03

- Employer Administration and Billing
- Hands-free Billing Option
- Policyholder Service and Support
- Hassle-Free Claims
- Data Security

About American Fidelity

04

- Company Culture
- Awards and Industry Recognition
- Industry Focus

Enrollment Strategy and Education

American Fidelity works with you to develop and execute **your benefits enrollment strategy**. This removes much of the administrative burden placed on your organization and also ensures your employees are well educated on their benefits options.

We believe our approach to enrollment and education sets us apart from our competition:

- Strategic Partnership
- Enrollment Planning
- Employee Education
- Enrollment Options and Platform

American Fidelity's account managers offer our customers **a different opinion**. We hire experienced professionals that are salaried employees, not brokers or commissioned sales people. Our account managers are trained to be your strategic partner in helping you achieve your benefits goals.



Selective Hiring

We seek professionals with a pattern of success, demonstrated by career growth and leadership skills. Each candidate has at minimum a one-month interview process which includes several formal interviews and shadowing, and because we value your organization's security and safety, all our account managers undergo an extensive background check.



8 Years

Average tenure
for sales colleagues



500+

Total sales colleagues
in the U.S.



100+

Hours of training for
new sales colleagues

Highly Trained

Our account managers are required to attend training year-round to help ensure they are up-to-date on benefits management trends. New account managers are required to attend over 100 hours of training, both in person and online, and must pass multiple exams within the first six months.

Annually, all our account managers are trained on:

- Industry benefit trends
- Compliance requirements
- Section 125 Plan regulations
- Reimbursement account regulations
- Patient Protection and Affordable Care Act (ACA)
- Data security
- Fraud detection
- HIPAA regulations

Dedicated to You Year-Round

Our account managers are available year-round to support you and your employees and help you make the most of your benefits. For employers, we help create a benefits strategy to accomplish your goals, whether that means moving to a High Deductible Health Plan, reducing costs, or implementing a new benefit. For employees, we offer one-on-one benefit reviews to help ensure they are choosing the right benefits for their individual needs, specifically focusing on benefits that complement your medical plan.

Implementing your benefits program is one of the most important steps in ensuring a smooth and successful enrollment. We work with you to develop a strategy centered around the needs of your organization and your employees.

Our team of highly trained account managers will meet with your staff prior to each plan year's enrollment to develop an implementation plan based on your needs.

Sample Implementation Plan

1

Planning Meeting

- Implementation team assigned
- Set goals and objectives
- Confirm timeframe of enrollment

2

Implementation

- Meetings to discuss enrollment logistics
- Communication plan created
- Educate key staff members on what to expect during enrollment

3

Pre-Enrollment

- Host group meetings
- Pre-enrollment materials distributed
- Employees sign up for enrollment session

4

Open Enrollment

- In-person enrollments with employees
- Employees sign annual election form

5

Post-Enrollment

- Post-enrollment review immediately following enrollment
- Training for American Fidelity's online billing and administration system

Without a true benefits communication strategy, your employees may feel uninformed and unprepared to make decisions during their enrollment. This leads to missed tax savings, gaps in coverage, and financial risks.

American Fidelity specializes in employee benefits education. We will work with you to develop and execute a plan that ensures your employees are prepared for their enrollment.

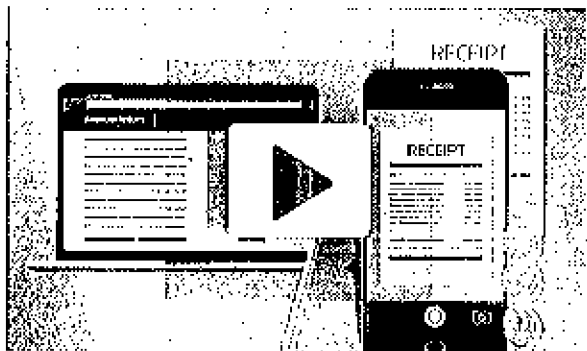
Group Meetings

We educate your employees on their benefit options in a group setting to prepare them for their annual enrollment.

Benefits Websites

We can work with you to create a custom benefits website with enrollment preparation information and an enrollment appointment scheduler.

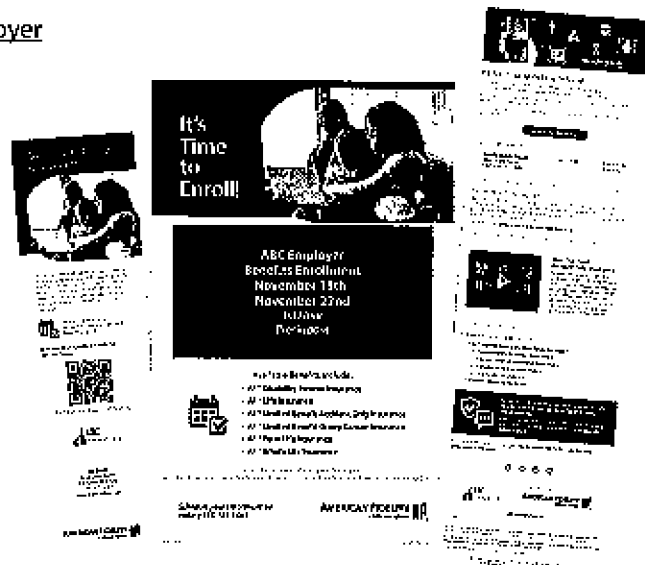
View a sample at <https://americanfidelity.com/abcemployer>



Educational Videos

We have an expansive video library that includes product information, testimonials, and self-service support options.

Visit our video library at <https://americanfidelity.com/videos>



Pre-Enrollment Materials

We provide emails, posters, flyers, postcards, and brochures to ensure your employees understand their benefits and know when it's time to enroll.

We also provide electronic communications that can be distributed via email or on your website.

Enrollment Options

With multiple options available, American Fidelity can customize your enrollment process to help ensure your employees can enroll in the benefits they want, how they want, while decreasing your administrative workload.

Guided Enrollment Experience



One-on-One In-Person Enrollment

Employees can meet individually with one of our experienced account managers onsite.



Virtual Enrollment

Employees can meet with an account manager to complete their enrollment virtually, ask questions, and confirm their benefit selections.



Benefits Enrollment Center

Employees can discuss their options and enroll in their benefits at their convenience by calling our benefits enrollment center.

Self-Enrollment



Online Enrollment

With AFenroll®, employees can enroll through our secure online system. The site contains educational videos to help answer their questions.



Kiosk Enrollment

Employees can enroll on their schedule at a designated location in their workplace. If requested, an account manager will be available to answer questions about your benefits or the enrollment process.

Benefits Enrollment Platform: AFenroll®

AFenroll®, American Fidelity's online enrollment platform, provides automated data uploads to help ensure fast and efficient transfer of benefits and billing information before and after enrollment. Our platform also allows employees to enroll in their core benefits while they are enrolling in their American Fidelity benefits. We can work with your health plan providers to incorporate their application processes into our web-based platform.

Built for Employers

- Administrative changes, including terminations, leaves of absence, and retirements
- Historic record of employee data
- Employee beneficiary information
- Electronic payroll deduction upload

Angela M Smith



SSN	000-00-0000
ID	8400333
Name	ANGELA M. SMITH
Job Class	FT
Emp Status	Active
Enrolled	Incomplete

[New](#) | [Edit](#) | [Print](#) | [Go Back](#) | [Enroll](#)

AFenroll®

Run Reports

All Active Inactive

Enrollments Follow-up Report

This report will generate a report of all employees who have not yet enrolled in any of the plans. It will also show the date of the last enrollment attempt and the reason for the failure. It will also show the date of the last enrollment attempt and the reason for the failure.

[Run Report](#)

Customized System

- New hire enrollments and life status event changes year-round
- Data and census analysis, pre-load, and setup
- Administrative tools (reports, enrollment monitoring, etc.)
- Post-enrollment data transfer to employer and carriers

Tailored to Employees

- Benefit confirmation statements
- Benefit materials, brochures, and summary plan descriptions
- Educational benefit and enrollment preparation videos
- Benefit calculators and Section 125 Plan worksheets

Benefit	Amount
Medical	\$0.00
Accident	\$59.90
Cancer	\$0.00
Group Critical Illness	\$0.00
Group Hospital Indemnity	\$0.00
Texas Life	\$0.00
Employer Cost	\$339.00
Pre-tax cost	\$187.90
Post-tax cost	\$0.00
Total Cost Per Pay Period	\$187⁹⁰

Guided Enrollment Solutions



3,000+ groups



218,000+ employees



enrolled in **2020**

Guided In-Person Enrollments

- 1,600+ completed since the pandemic began.¹

Guided Virtual Enrollments

- 1,400+ completed since the pandemic began.¹

Assisted virtual enrollment allowed us to continue with our normal schedule in the HR/Benefits/Payroll departments. It also eased concerns about face-to-face interactions during the COVID-19 pandemic for our employees.

Donna Prince, Benefits Specialist, Ozark School District, Missouri

Guided In-Person Enrollments



Enhanced Safety Protocols

- Face Masks, Gloves, Sanitizer
- Privacy Shields
- Digital Communication

92% of individuals report being Very Satisfied or Satisfied with 1-1 enrollments with an account manager.²

Guided Virtual Enrollments

Key Features

- Co-browsing technology
- All devices & web browsers are supported
- Additional layer of security to hide sensitive data such as passwords and PINs



84% of employees prefer a guided experience when enrolling in their benefits.³

¹American Fidelity internal post-enrollment survey data, data from January to June 2020.

²American Fidelity internal post-enrollment survey data, data from July 2019 to June 2020.

³American Fidelity internal post-enrollment survey data, data from January to June 2020.



Products and Services

We believe your benefits package should be customized for your market and your employees' needs. We create solutions for your employees to help maximize their coverage without affecting your bottom line.

Reasons to Offer Employee Benefits Through American Fidelity

- Create a custom benefits plan designed to help manage healthcare costs.
- Offer your employees additional benefits at little or no direct effect to your bottom line.
- Streamline your enrollment process with our highly trained account managers.
- Utilize our robust enrollment platform for your entire benefits enrollment process.

Section 125 Plan Administration

With nearly 40 years of experience helping organizations like yours with Section 125 Plan administration, American Fidelity is the partner you are looking for. As your Plan provider, we will help you create your Section 125 Plan Document, manage election changes, and assist with reporting — all while helping you maintain compliance year-round.

Why Choose American Fidelity for Section 125 Plan Administration



Expertise

40 years of experience providing Section 125 Plan administration to organizations like yours.



Plan Setup

We work with you to capture all the details in your benefits offering and help you implement and maintain your Section 125 Plan, including the Plan Document.



Compliance

Our in-house employee benefits experts can assist your HR department by helping track plan changes and new regulations.



Employee Education

Provide year-round education to help your employees understand their benefits, leading to better participation in your Section 125 Plan.

“ American Fidelity is outstanding at talking to us about what we need and how we can customize the services we offer to fit our district, our employees, and the community we serve. **”**

Kevin Carl, Superintendent, Hancock Place School District, MO

Reimbursement Accounts

We offer a variety of tax-advantaged reimbursement accounts that can be included under your Section 125 Plan. These accounts allow money to be set aside on a pre-tax basis to cover eligible expenses for things like medical, dental, vision, and dependent care.

Reimbursement Account Options:



Healthcare Flexible Spending Account (HCFSA)

Allows employees to pay for eligible medical expenses, including deductibles, copays, and prescription drugs.

We assist with upfront funding and offer optional protection to cover the risk associated with required upfront reimbursement.



Dependent Care Account (DCA)

Reimburses expenses associated with dependent daycare for either a dependent child under the age of 13 or an adult dependent who is incapable of self-care.



Health Savings Account (HSA)

Combined with a qualified High Deductible Health Plan, it offers tax savings and investment options to pay for current and future medical expenses.



Limited Purpose FSA (LPFSA)

Reimburses employees for eligible dental and vision expenses. Most commonly offered with a Health Savings Account and a qualified High Deductible Health Plan.



Health Reimbursement Arrangement (HRA)

Accounts are 100% funded by employers to help offset a portion of their employees' healthcare expenses.

Supplemental Benefits

American Fidelity offers a full suite of supplemental benefits that can help your employees fill the gaps in their individual coverage. Benefits are paid directly to your employees and can be used to pay for whatever health Insurance doesn't cover—including lost income, deductibles, copayments, aftercare, everyday living expenses.

Supplemental Benefit Options:



Disability Income Insurance

Provides a percentage of your employees' monthly income if they are unable to work due to a covered illness or injury. Our disability products can be customized to meet the needs of each employee and complement your benefit offerings.



Life Insurance

Offers term and whole life insurance policies to meet the immediate and long-term life insurance needs of your employees.



Accident Insurance

May help your employees cover out-of-pocket treatment costs for injuries resulting from unexpected covered accidents. Our accident policy covers more than 25 treatments—including fractures, lacerations, physical therapy, and more.



Cancer Insurance

Includes individual and group plans with 30 benefits specifically designed to help your employees and their families with the financial aspect of being diagnosed with cancer, allowing them to focus on treatment.



Critical Illness Insurance

Pays a lump-sum benefit directly to your employees if they're diagnosed with a covered critical illness, such as a heart attack or stroke.



Hospital Indemnity Insurance

Helps offset the expenses of deductibles, copayments, and all the out-of-pocket expenses not covered by major medical insurance.

Researching and Vetting Employee Benefit Vendors Can Be Time Consuming

American Fidelity General Agency, a member of the American Fidelity family, can help lessen this burden by connecting you with trusted partner vendors to provide additional employee benefits. This gives you an opportunity to find competitive rates and allows our account managers to conduct your entire enrollment, providing a seamless process for your employees.

Products offered by American Fidelity General Agency through Partner Carriers

- Individual Worksite Life Insurance
- Group Life Insurance
- Group Accidental Death & Dismemberment Insurance
- Group Vision Insurance
- Group Dental Insurance
- Individual Long-Term Care Insurance
- Hospital and other Medical Indemnity Insurance
- Identity Protection
- Telemedicine

Premier Partner Carriers – Available through American Fidelity General Agency

- Always Care
- Ameritas
- AUL/One America
- Boston Mutual
- Cigna
- Delta Dental (Multi-State)
- Dental Care Plus
- EyeMed
- Guardian Life
- Hartford
- Health Resources Inc.
- Life Secure
- Lincoln Financial
- Mass Mutual
- MetLife
- Mutual of Omaha
- Principal Financial
- Reliance Standard
- Security Life
- The Standard
- Sunlife
- Superior Dental
- Superior Vision
- Texas Life
- Transamerica
- Vision Care Direct
- Vision Service Plan (VSP)
- Voya
- VPI Pet Insurance

Retirement Savings Options

American Fidelity offers a variety of annuities that can be used as investments within a 403(b) Plan, 457(b) Plan, IRA, or Roth IRA to help individuals plan for retirement. In addition, we offer non-qualified, after-tax annuities for personal retirement savings. One advantage with our Licensed Account Managers is that they will be available on-site for a thorough review of your employees' needs.

Why You Should Consider Offering Annuities

Annuities provide a valuable savings vehicle with growth potential and flexibility. A key advantage that annuities offer over typical methods of saving is the opportunity for guaranteed lifetime income. Annuities provide features that may be beneficial to a diversified portfolio and can be a valuable retirement planning tool.

- **Fixed Annuity**

An insurance contract that allows the owner to accumulate interest with minimal risk. American Fidelity guarantees both the principal and interest on our fixed contracts and there is a guaranteed minimum rate of interest which the contract will never pay less than, as long as the contract is in force.

- **Variable Annuity**

This contract allows the potential for greater returns on investments over the long term by allowing the owner the ability to invest in various market-based portfolios. In a variable contract, principal, interest, and market gains are not guaranteed and are therefore not suitable for everyone.

Employer-Sponsored Plan Options: 403(b) and 457(b) Plans

403(b) and 457(b) Plans are the most common plans offered by school districts. These voluntary retirement plans allow employees to contribute money through pre-tax contributions via payroll deduction, and allow for employer contributions. The money grows tax-deferred until retirement.

American Fidelity offers 403(b) and 457(b) Plan Administration Services to help keep you compliant.

Personal Savings Options: IRAs

We offer two types of Individual Retirement Accounts (IRAs): IRAs and Roth IRAs. The major differences between these two types of IRAs is the timing of the tax benefit: how contributions are made, or when and how distributions are taken. IRAs can be opened and funded without any employer involvement.

Annuities: Not generally qualified benefits under Section 125 Plans. Please contact your tax advisor for information regarding your specific situation. Variable Annuities offered by American Fidelity Securities, Inc.

403(b) Annuities: Not generally qualified benefits under Section 125 Plans. Please contact your tax advisor for information regarding your specific situation.

457(b) Group Variable Annuities: Not generally qualified benefits under Section 125 Plans. Please contact your tax advisor for information regarding your specific situation.

IRAs/Roth IRAs: Not generally qualified benefits under Section 125 Plans. Please contact your tax advisor for information regarding your specific situation.

403(b) and 457(b) Plan Administration

Internal Revenue Code (IRC) regulations require employers offering 403(b) and 457(b) Plans to comply with a variety of rules to remain compliant. Managing these responsibilities requires dedicated resources and personnel, as well as expertise in understanding plan administration.

American Fidelity, through our supporting entity AFPlanServ®, is dedicated to helping you establish and manage your 403(b) and 457(b) Plans by providing plan documentation, approving or declining transactions, reviewing and approving all salary reductions, loans, transfers, rollovers, exchanges, and hardships, and helping to keep your Plan up-to-date and compliant. We also work with your providers to help ensure contribution limits and loan limitations are maintained.



Ongoing Support

Our staff is available year-round to assist your district with the ongoing administrative duties of your Plan. You'll be able to speak to a live member of our team, rather than an automated system.



Value-Added Services

Our services include, but are not limited to Monitoring of Plan Limits, Employee Eligibility, and Transaction Approvals.



Plan Document Assistance

We provide required 403(b) and 457(b) Plan documents that collectively make up your written Plan.



Consolidated Billing

With our common remittance service, you remit all deducted Plan contributions in a single payment to AFPlanServ®, and we handle the processing and remitting to each approved Provider.

About AFPlanServ®

AFPlanServ® assists more than 1,200 school districts nationwide with 403(b) and 457(b) Plan administration. Our years of focus on the education community allows us to provide the expertise needed to create and maintain strategic plans to help you retain quality employees.

Dependent Verification Reviews

As healthcare costs continue to increase, it is important to ensure that you are only offering medical, dental, and vision plans to those dependents who are eligible to participate according to your plan design. Covering ineligible dependents may mean you are spending money on people you don't intend to cover. Additionally, employees who cover ineligible dependents may be at risk for bearing the total cost of healthcare claims for those dependents.

American Fidelity conducts complimentary Dependent Verification Reviews (DVR) to provide cost savings by eliminating non-qualified dependents and helping to ensure that employers are meeting carrier eligibility requirements.

Why We Perform In-Person Reviews

Some dependent verification companies offer electronic-only or mail-in reviews, but this can cause delays in validation as well as pose a potential privacy or security risk. We exclusively perform DVRs in-person because they:

- Don't require the transfer of sensitive data, making them more secure.
- Save time by completing the review during annual enrollment.
- Allow us to assist employees with questions and concerns.
- Offer immediate results instead of waiting for processing and mail time.

Benefits of a Third-Party Provider

While some employers choose to complete the reviews themselves, there are many reasons why using a third party is beneficial:



Confidentiality

Because of the sensitive nature of these reviews, employees may feel more comfortable speaking honestly with someone they don't work with every day.



Trained Staff

Our account managers are required to attend data security and HIPAA security training every year.



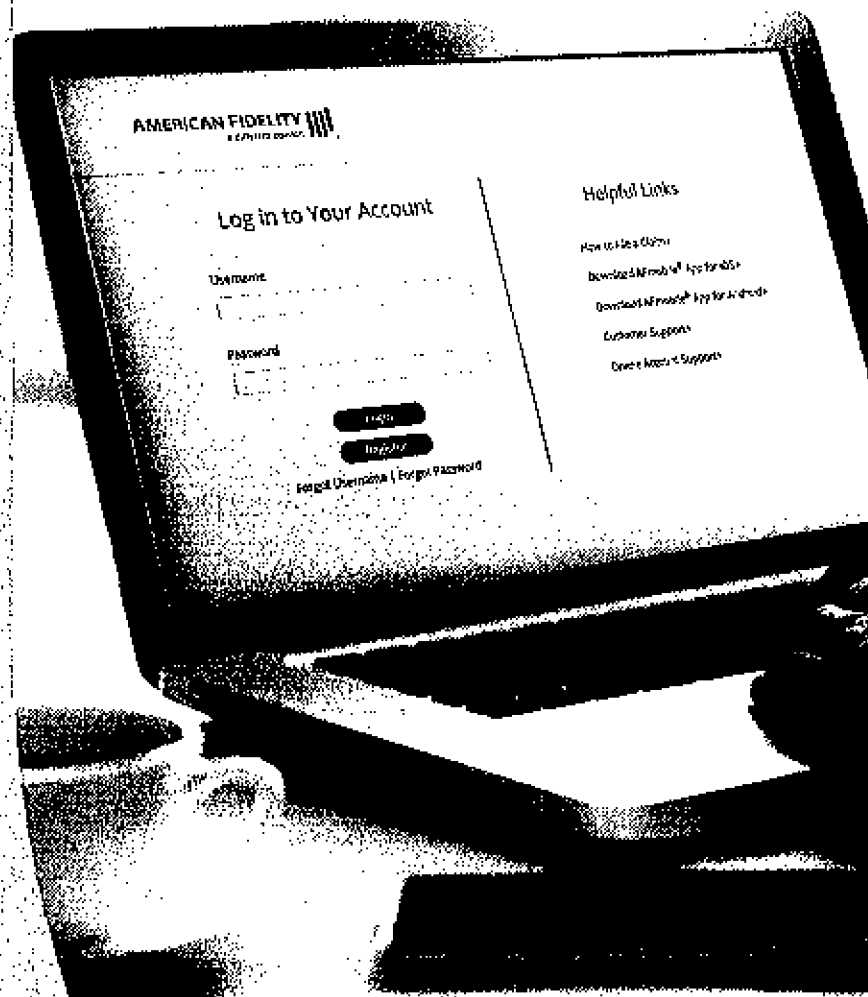
Immediate Results

Our account managers review your employees' verification documents in person, providing immediate results to you.



Save Time

DVRs take time, effort, and focus. We can help with the heavy lifting, so all you must worry about is removing ineligible dependents from your plan.



Resources and Tools

We work hard to exceed your expectations by providing excellent customer service and claims processing for your employees, and efficient plan administration tools and support for your Human Resources department. From our secured website and our convenient mobile app, to our local account managers and dedicated customer service team, American Fidelity is truly a different opinion.

- **Employer Administration and Billing**
- **Policyholder Service and Support**
- **Hassle-Free Claims**
- **Data Security**

Employer Administration and Billing

The administration of your benefits program may seem daunting without the proper resources. We have the resources and systems in place to handle all your administrative needs.

Employer Online Accounts

Our secure online system allows you to manage your entire benefits program and manage your bill in one place. Employers can:

- Review or terminate employees from their plan.
- Update contact information.
- Download sick pay reports.
- Create and manage employer account logins.
- Access employee election forms.
- Upload census data.
- Download reports.

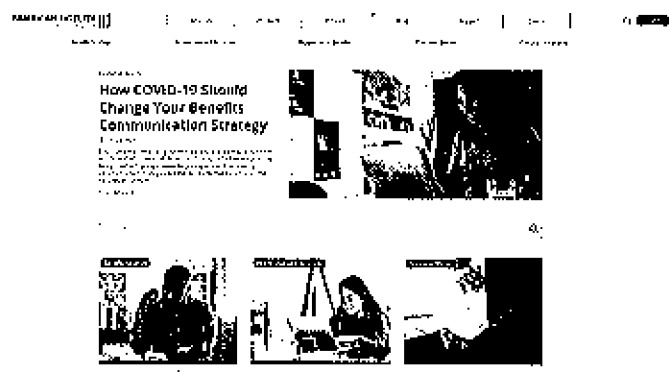
Billing and Reconciliation

American Fidelity provides multiple ways to meet the billing needs of our customers. Let us help you determine what option is best for you.

- **Hands-Free Bill Reconciliation**
Provide American Fidelity with a report of your premium deductions and we'll handle the reconciliation for you.
- **Employer Bill Reconciliation**
American Fidelity provides an itemized bill listing the premium due for each employee's coverage.

Employer Solutions Blog

We provide resources for employers to gain helpful insights about benefits management each month on our blog. Topics include tips on benefits compliance, reimbursement account management, how to get the most out of supplemental insurance, and more. Every month we email new articles to our Section 125 bookkeeper contacts. Employers can also access the articles anytime at <https://americanfidelity.com/blog/>.



Billing Paths to Meet Your Needs

Below are the three recommended billing paths. Start by logging into your American Fidelity online account at americanfidelity.com/myaccount

Hands-Free Bill Reconciliation

Premium Deduction File Upload



Upload deductions file (to be
American Fidelity) containing
the amount you'd like to
deduct from each paycheck.
americanfidelity.com

Employer Bill Reconciliation

Online Bill Reconciliation



Make changes to your bill
online so the bill reflects the
premium deductions made.

Offline Bill Reconciliation



Download your bill in
excel from your online
account, make changes
and then upload back to
your online account.

Submit matching payment

American Fidelity compare what was billed to
the information received from you

American Fidelity sends discrepancies to you and your account
manager. You work with your dedicated Billing Specialist and
our Underwriter to resolve before the following month's bill.



For detailed instructions on how to reconcile and pay your bills online, visit americanfidelity.com/billing-tutorials.

Policyholder Service and Support

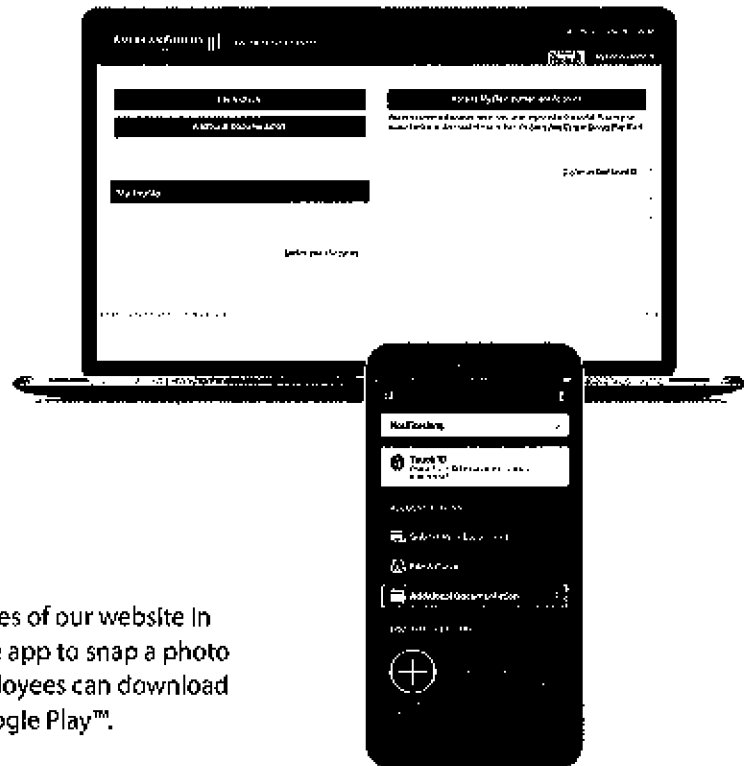
We want to ensure your employees have the resources necessary to effectively utilize their benefits throughout the year. That's why we designed a variety of tools to help your employees file a claim, access account information, and get the support they need.

americanfidelity.com

Our website allows your employees to easily manage their benefits in one secure place.

Employees can:

- File claims online.
- Check the status of an existing claim.
- Check reimbursement account balance and track account activity.
- Update account information.
- Download and print insurance policies.
- Set up account notifications and view statements.



AFmobile®

Our mobile app gives your employees all the features of our website in the palm of their hand. Employees may also use the app to snap a photo of documentation to conveniently file a claim. Employees can download AFmobile for free from the Apple App Store® or Google Play™.

Customer Support

There will be times when your employees need to speak to someone about their benefits. You will have a local account manager available to answer employee questions directly. In addition, we have a dedicated team of customer service representatives and participants have 24/7 access to our toll-free automated phone system to check their reimbursement account and annuity balances. Customers can also receive account support and answers to frequently asked questions at <http://americanfidelity.com/support>.

AFQuickClaims® - Paid in as little as one day!

When participants submit their annual wellness, diagnostic testing, or health screening claim online or through AFmobile®, they can receive their benefit in as little as one business day when enrolled in direct deposit, without the need to upload documentation.

Your employees' personal information is valuable. We understand you may have security concerns regarding sharing your information with others. That's why we want to tell you about some of the ways we are protecting your data.

Security measures we take to protect your private information:

Network Security

For enhanced security, our data servers are divided into multiple zones. Each zone is protected by security devices. Our network security permits only authorized traffic to access the system from the outside or between zones. Administrative traffic is restricted to authorized Virtual Private Network (VPN) users whose access is controlled via two-factor authentication. In addition to hardware firewalls, our servers are protected by anti-virus software.

Role-Based User Access

User access to the system is governed by roles, or groupings of permissions that specify which users have access to certain sets of features. Users log in with unique usernames and strong passwords. This means only trained, authorized, and necessary colleagues within American Fidelity have access to your private information.

Data Encryption

Our platform uses 256-bit encryption and Transport Layer Security (TLS) for all personal information transmitted over the Internet. The system also encrypts all backups before transmission off-site.

Secure Data Centers

All data is stored and managed on secure systems. Access to systems in these facilities is restricted to a limited number of authorized personnel. Physical access is monitored and controlled by proximity readers and authorized escorts. Security updates are applied on a recurring basis based on level of criticality and applicability.

Committed to Privacy

We understand that the protection of customer information and private health information is critical. It is our policy to keep any information that is collected secure and confidential. We respect the privacy of our customers and treat all personal information responsibly in accordance with privacy laws and regulations.



AMERICAN FIDELITY
a different opinion

About American Fidelity

American Fidelity Assurance Company was founded in 1960 with the mission of making insurance more available to the working class. For 60 years, we have continued that mission by providing top-notch benefits administration to the education community.

We are a private, family-owned, American company, with more than 1,800 employees nationally.

Company Culture

We strive for five core principles when serving each other and our customers:



Always
Fair



Always
Financially Secure



Always
Flexible



Always
Focused



Always
Future-Oriented

These five principals help us make things easy for our customers and empower us to offer a different opinion in benefits administration.

American Fidelity values a positive and rewarding company culture because we believe this directly impacts our customer experience. Of our more than 1,800 colleagues, 33% have been with the company for 10 or more years and 14% of colleagues have been with the company over 20 years.¹ We believe this long tenure represents our company's commitment to excellence in all areas, especially customer service. American Fidelity is listed on Fortune Magazine's "100 Best Companies to Work For" in 2020.²

Along with our commitment to our colleagues, we are committed to our community. Aligned with communities in our niche markets, American Fidelity and the American Fidelity Foundation focus on supporting education initiatives, health and human services, arts and culture, and civic projects.

Financial Stability

When you partner with American Fidelity, you can be assured we have the financial strength to be there when you need us most. Since 1982, we have been rated "A+" (Superior)¹ by A.M. Best Company, 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.

¹ *Statistics: American Fidelity by the Numbers, June 2019*

² *Fortune's Best Companies to Work For, Feb. 18, 2020 (53 out of 100, with 1 being the highest)*

³ *A.M. Best Notice, August 12, 2020 (A+ is the 2nd highest out of 16 with 1 being the highest)*

Awards and Industry Recognition

We are passionate about creating a work environment conducive to growth and excellence. We believe a positive company culture directly affects customer experience.

Learn more about the awards and industry recognition American Fidelity has earned below.

Life Health Ward's 50[®] Companies

American Fidelity was named on the 2020 list of Ward's 50[®] top performing life-health insurance companies. The honor recognizes the 50 companies that have achieved outstanding financial results in the areas of safety, consistency, and performance over the past five years.¹

Fortune Magazine's "Best Workplaces Lists"

American Fidelity has been rated as one of the 2020 Fortune Best Companies to Work For by Fortune magazine and the consulting company Great Place to Work.² American Fidelity has been on this list 14 times.

Additional Fortune magazine/Great Place to Work lists that recognize American Fidelity include:

- Best Workplaces in Finance and Insurance
- Best Workplaces for Women
- Best Workplaces for Millennials
- PEOPLE 2019 Companies that Care



Computerworld's Best Places to Work in IT

American Fidelity ranks No. 25 among mid-sized companies on Insider Pro and IDG's Computerworld 2020 Best Places to Work in IT.³

¹ *Ward's 50[®] Companies, July 16, 2020 (Top 50 life and health insurance companies, unranked within list)*

² *Fortune's Best Companies to Work For, Feb. 18, 2020 (53rd out of 100, with 1 being the highest)*

- *Best Workplaces in Financial Services and Insurance, March 26, 2020 (Large companies rating, 13th out of 30, with 1 being the highest)*
- *Best Workplaces for Women, Sept. 18, 2020 (Large companies rating: 46th out of 75, with 1 being the highest)*
- *Best Workplaces for Millennials, June 25, 2019 (Large companies rating: 47th out of 75, with 1 being the highest)*
- *PEOPLE 2019 Companies that Care[®], July 24, 2019 (50th out of 50, with 1 being the highest)*

³ *Computerworld's Best Places to Work in IT, 2020 (Mid-sized organizations rating, 25th out of 25, with 1 being the highest)*