

# Your Section 125 Plan

Participating in your employer's Section 125 Plan helps reduce your tax and increase your spendable income. Many qualified benefit premiums you pay under the plan are paid on a pre-tax basis.

## Benefits Available to You

- **Health Flexible Spending Accounts**  
Health Flexible Spending Accounts (Health FSAs) help you manage out-of-pocket expenses by using pre-tax funds to reimburse yourself.
- **Disability Income Insurance\***  
In the simplest of terms, this plan helps protect your income. Disability Income Insurance is designed to help protect you if you can't work due to a covered injury or sickness. It provides steady benefits to cover expenses, paying a percentage of your gross monthly earnings.
- **Cancer Insurance\*<sup>+</sup>**  
If you are unexpectedly faced with a cancer diagnosis, will your major medical insurance be enough? Limited Benefit Cancer Insurance may help. Benefit payments are made directly to you, allowing you to pay for expenses like copayments, hospital stays, and house and car payments.
- **Accident Only Insurance\*<sup>+</sup>**  
Accidents are inevitable. Even though you can't always prepare for unforeseen events, you can plan ahead. A Limited Benefit Accident Only Insurance plan may help ease the impact on your finances. This plan pays benefits directly to you, helping you cover any unplanned medical expenses due to a covered accident.
- **Life Insurance\*<sup>,</sup>\*\***  
Ensuring your family is financially protected in the event of a loss is an important way of caring for their needs. Life Insurance can help. Securing a life insurance policy helps provide peace of mind knowing it will help take care of your family after you're gone.
- **403(b) Annuities\*\*<sup>,</sup>++**  
Participating in a 403(b) Plan allows you to reduce your federal taxable income by the amount you choose to contribute. It offers tax-deferred growth, flexibility on contribution changes, and loans may be available, if the plan allows.

*\* These products may contain limitations, exclusions, and waiting periods. + This product may be inappropriate for people who are eligible for Medicaid coverage. \*\* Not generally qualified benefits under Section 125 Plans. ++ Please contact your tax advisor for information regarding your specific situation. This product may be referred to by a different name. These are brief descriptions of the actual policies. All products may not be available in all states.*

Schedule your appointment today at <https://benefits.americanfidelity.com/santa-clara-coe>

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