



## It's Time to Enroll

### Trinity Alps Unified School District Benefits Enrollment

**Open Enrollment is: 12/14/16 @ Weaverville Elementary & 12/15/16 @ Trinity High School**

Your annual benefits enrollment allows you to learn more details about all available options through your employer's benefit program. Your American Fidelity Assurance Company account manager will be available to assist with any questions you may have to help ensure you are fully prepared for your enrollment.

#### Your Annual Review

Take time to evaluate your current insurance and benefits coverage before your review. Because your review only happens once a year, it's important that you go over the options your employer has made available to you.

In your benefits review, we'll take the time to look at your existing plan, help you understand all of your available benefit options, and review new options. It's also a great time to get answers to any questions you may have.

#### What You Should Bring

Make sure you bring the following materials to your benefits review.

- **Driver's license**
- **Bank account information**
- **Spouse and children's dates of birth**
- **Beneficiary information**  
(and, if a trust, name and date of trust)

#### Ready to Enroll?

You have a busy schedule, and we know your time is important. We're here to help! Join us for the following meetings to learn more about your benefits and enroll in coverage.

- **Attend your group meeting to receive information on available benefits.**
- **Schedule your individual, one-on-one review to enroll in benefits for the upcoming year.**

# 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

- **Flexible Spending Accounts**

Flexible Spending Accounts (FSAs) are a great cost-saving tool to help with dependent day care expenses and some common out-of-pocket medical expenses. You can elect the amount to deduct pre-tax from your paycheck and use the funds for eligible expenses throughout the plan year.

- **Cancer Insurance**<sup>+</sup>

If you were 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.

- **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.

- **Disability Income Insurance**<sup>+</sup>

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.

- **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.



Please contact the site secretary at the sites to schedule your appointment.

<sup>+</sup>These products may contain limitations, exclusions, and waiting periods. **This product may be inappropriate for people who are eligible for Medicaid coverage.** <sup>\*\*</sup>Not generally qualified benefits under Section 125 Plans. These are brief descriptions of the actual policies. All products may not be available in all states.

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