



Benefits  
Strategy



Enrollment  
Support



Communication  
& Education



Benefits  
Compliance

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a different opinion

<sup>2</sup> [https://americanfidelity.com/media/2673/annual-report-2018\\_spreads-for-print.pdf](https://americanfidelity.com/media/2673/annual-report-2018_spreads-for-print.pdf), accessed November 2019

<sup>3</sup> <https://americanfidelity.com/why-us/awards/>, accessed November 2019

We focus on serving those who serve others and giving back to our community and colleagues is a big part of who we are. Every year, we focus on donating portions of our profits and time back to your communities.



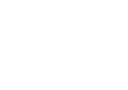
Over \$2 Million in  
Corporate giving in 2018<sup>2</sup>



**Fortune Magazine's  
"Best Companies to Work For"<sup>3</sup>**  
"Best Workplaces for Women"  
"Best Workplaces for Diversity"  
"Best Work Place for Millennials"



**People Magazine's  
"50 Companies that Care 2019"<sup>3</sup>**

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Learn more:  
[americanfidelity.com/public-sector](https://americanfidelity.com/public-sector)



## Benefits for Public Sector Professionals

Your needs aren't generic.  
Your benefits shouldn't be either.

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## Solutions for Your Industry

Budget cuts, time constraints, and employee recruiting and retention. If you're like many public sectors, 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.**



### Benefits Strategy

Employee benefits are a huge percentage of your costs, but only a small portion of time is dedicated to creating a strategy. We partner with employers to create a **holistic benefits strategy that helps attract and retain employees, save money, and free up time** so you can focus on what's most important.

- Cost containment strategies
- Help transition to a High Deductible Health Plan (HDHP)
- Create a supplemental benefits strategy



### Communication & Education

Employee education is vital to a successful benefits program, but often difficult to provide due to limited resources and tightening budgets.

**Partner with the company who specializes in benefits education.**

- On-site education
- Individual benefit reviews
- Year-round employee support



### Enrollment Support

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

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

- Multiple enrollment methods
- Full benefit administration
- Dedicated account manager



### Benefits Compliance

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

We can help you with **customized compliance assistance** including Section 125 Plan administration, ACA reporting, and nondiscrimination testing.

- Year-round compliance assistance
- Section 125 Plan administration
- ACA reporting



## Industry Experience<sup>1</sup>



**6,000+** Public Sectors Served Today



**45+** Public Sector Association Relationships



**55+** Years Working in the Public Sector

## Salaried Career Account Manager

We hire and train career account managers ready to educate you and your employees, execute your annual enrollment, and offer strategic benefits plan recommendations.

- Niche focused
- Provide on-site support year-round
- Serve same district year after year

### Products Designed with Public Sector Professionals in Mind

As trends continue to lean towards HDHPs, it's important to offer supplemental benefits to help offset out-of-pocket expenses. From state health plans to sick leave policies and unique pay modes, we customize our insurance benefits to your specific needs.

- Disability
  - Life
- Accident
  - Cancer
- Critical Illness
  - Hospital Indemnity

We also offer services that help your human resources department do their job faster, and often, more efficiently.

- Flexible Spending Accounts
  - Health Reimbursement Arrangements
  - Health Savings Account administration
  - Section 125 Plan administration
- Dependent Verification Reviews
  - HR technology
  - Stop loss insurance
  - Benefits administration

Limitations, exclusions and waiting periods may apply.

<sup>1</sup> <https://americanfidelity.com/why-us/for-the-public-sector/>, accessed November 2019