

# Town of Los Gatos

Plan Year

1/1/2025 - 12/31/2025



## Your benefits made simple.

To make your enrollment easier, you'll be able to enroll in your major medical insurance and supplemental benefits at the same time. Get all your benefit options and details with less hassle.

Your American Fidelity account manager can answer your questions and help you prepare your plan.



### Healthcare Flexible Spending Accounts

- Helps with out-of-pocket medical expenses.
- You choose how much you want to set aside (up to the annual limit).
- The funds are taken out pre-tax, which may increase the amount you take home each paycheck.

Learn more: [americanfidelity.com/fsa](https://americanfidelity.com/fsa)



### Disability Income Insurance

- Helps protect your finances in case of a covered injury or illness.
- Provides a benefit to help cover costs while you are unable to work.
- Select from custom coverage options.

Learn more: [americanfidelity.com/disability](https://americanfidelity.com/disability)



### Dependent Care Accounts

- Helps with out-of-pocket dependent care costs.
- Covers children under age 13 or adult dependents incapable of self-care.
- The funds are taken out pre-tax, which may increase the amount you take home each paycheck.

Learn more: [americanfidelity.com/dca](https://americanfidelity.com/dca)



### Life Insurance

- May help financially protect your family if you were to pass away.
- Several plans available to select the coverage that best fits you and your family.
- Provides immediate coverage.

Learn more: [americanfidelity.com/life](https://americanfidelity.com/life)



American Fidelity will visit  
your location during enrollment.

**AMERICAN  
FIDELITY**   
a different opinion



## Limited Benefit Cancer Insurance

- May help protect you financially if you are diagnosed with a covered cancer so you can focus on recovery.
- Provides benefit payments directly to you.
- May cover expenses like travel and lodging, experimental treatments and second opinions.

Learn more: [americanfidelity.com/cancer](https://americanfidelity.com/cancer)



## Limited Benefit Critical Illness Insurance

- Pays a lump sum benefit upon diagnosis of certain covered life-altering illnesses.
- Helps with costs not covered by medical insurance.
- Some eligible conditions include heart attack, organ failure and more.

Learn more: [americanfidelity.com/critical-illness](https://americanfidelity.com/critical-illness)



## Inspiring Stories

Hear from others who have shared their life-changing stories. American Fidelity is honored to be a part of their journeys.

[americanfidelity.com/customer-stories](https://americanfidelity.com/customer-stories)

## Prepare for Your Enrollment

Have you reviewed your insurance benefits lately? The right benefits can help you be more financially stable. Reviewing them ensures you have coverage to help protect your wallet and your lifestyle. Here are some questions that may help.

**What questions do you have about your available insurance options?**

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**What medical, dental, or vision procedures do you have planned for next year?**

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**What do you typically spend on prescriptions?** Tip: Log in to your pharmacy's website to view your history.

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## 24/7 Access with AFmobile®

Manage your insurance benefits and reimbursement accounts all from the palm of your hand.



**View** account balances



**Manage** claims and reimbursements



**Submit** documentation



**Receive** alerts



**Maintain** personal information

**Get Started:** Register online at [americanfidelity.com/register](https://americanfidelity.com/register)

Download AFmobile at [americanfidelity.com/afmobile](https://americanfidelity.com/afmobile)



Please allow one business day after you enroll before registering for an online account.  
If you already have an account, your username and password will be the same for AFmobile.

## Assisted Virtual Enrollment

### Meet with your account manager for a guided experience.

An account manager can help you review your available benefits and walk you through your enrollment. With a guided enrollment you can:

- ✓ **Get answers to your questions.**
- ✓ **Understand what benefits will be best for you**
- ✓ **Receive an electronic confirmation of elected benefits.**







Help protect the ones you **love.**



## Did your salary increase?

If your salary has increased since your last enrollment, it's important that you review your **Disability Income Insurance** coverage.

Help protect more of your paycheck and your lifestyle by ensuring you have the coverage you need.

[americanfidelity.com/disability-increase](https://americanfidelity.com/disability-increase)

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