



Solutions Designed to Enhance!

Voluntary / Ancillary / Enhanced - Employee Benefits .

American Fidelity Assurance Company specializes in providing services and benefits specifically designed to help employers and their employees save money, manage expenses, and save time.

This new suite of voluntary/enhanced benefit options are available exclusively to Seattle Southside Chamber of Commerce member businesses and their employees and are designed to help your business better attract and retain top talent.

American Fidelity insurance programs can be implemented in addition to existing or new medical plans or even implemented as a stand alone-voluntary employee paid benefit! These programs pay claims direct to the policy holder to use at their discretion.

Employee Benefits

Let us enhance your current benefit program without adding costs to the bottom line by offering voluntary benefit plans. Our diverse portfolio is a great complement to their core benefit offerings and gives employees the opportunity to better protect themselves and their families.

- **Disability Income Insurance**- Long/Short Term Options
- **Accident Only Insurance**- Pays cash to the policy holder for bodily injuries that can occur on or off the job.
- **Cancer Insurance**- Pays cash directly to the policy holder for diagnoses and treatment of cancer.
- **Life Insurance** - Term and permanent life insurance options including simplified issue and no blood work or exams.
- **Critical Illness Insurance**- Pays cash direct to the policy holder upon diagnoses a critical illness.
- **Hospital GAP PLAN® Insurance**- Medical plans have deductibles, co-payments, and co-insurance amounts that have to be met. A Gap plan can help offset those costs.

Complimentary Expense Management Services

Section 125 Plans

Plan document and setup, compliance support and VIP email notifications

Flexible Spending Accounts

Uniform Coverage Risk Insurance Plan, upfront funding, and debit cards

Health Savings Accounts

Investment options, online account management, and debit cards

Health Reimbursement Arrangements Multiple plan options and flexible plan funding

Focused on Service

We work hard to ensure every customer experience with us is a positive one.

- Year-Round Service Commitment
- Online Access to Claim Forms
- Mobile App
- Secured Online Service Center
- Electronic Policy Delivery
- Benefits Blog
- Helpful Online Resources
- Customer Call Center

Enrollment Solutions

The platform offered to manage annual enrollments and year-round updates is an important part of the enrollment process. This is why we offer multiple, flexible options when it comes to handling benefit enrollments, while also maintaining the education and communication that is so valuable to employees.

- Pre-Enrollment Planning & Post-Enrollment Review
- Group Employee Meetings
- One-on-One Employee Enrollments
- New Hire Enrollments
- Life Status & Event Changes

Only 40% of the overall medical cost of cancer is for direct expenses, while 60% of cancer treatment costs are indirect medical costs.*

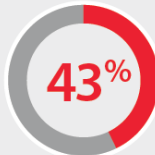


*American Cancer Society: Cancer Facts and Figures 2014, pg. 3.



88% of employees view voluntary benefits as a part of a comprehensive benefits package!

43 percent of Americans say they would feel a financial impact within 6 months if the primary wage-earner died.



LIMRA: 2015 Insurance Barometer Study; April 2015.

Know the Facts:
Every second, a person suffers an injury requiring medical attention.¹



¹ National Safety Council, Injury Facts, 2015 Edition, page 2.

SEATTLE SOUTHSIDE CHAMBER OF COMMERCE

Call **Seattle Benefits Consulting** for more information on this and other Chamber employee benefit options.



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