

# American Fidelity FAQ

- If you are currently enrolled in an American Fidelity plan today, deductions from your paychecks will end June 30<sup>th</sup>, 2021.
- To keep a benefit plan, please connect with American Fidelity directly regarding how to arrange payment directly with them to keep the plan.
- These changes will not impact your 403(b) with American Fidelity, these are administrated by a third party provider.
- A Disability claim in which the individual is eligible for benefits, would not be adversely affected by the group's termination of coverage effective 7/1/2021. Any benefits payable as a result of a claim which begins prior to termination would continue to be payable even following termination of coverage in accordance with the plan provisions.
- ***American Fidelity will not continue existing Disability plans, if you want a Short Term or Long Term Disability program after July 1<sup>st</sup>, 2021 – you need to enroll in one of the Hartford options.***
  - If you are currently enrolled in the short term or long term disability coverages with American Fidelity today, you will be provided continuity of coverage on the Hartford disability plans if you enroll during the May 10 - June 4, 2021 open enrollment period. That means that pre-existing condition limitations will not apply since you have already satisfied the look back period on American Fidelity's plans previously. Pre-existing condition limitations will apply to first time enrollees in the disability programs.

## Other Notes:

- Questions regarding your existing American Fidelity plan coverage and rates should be directed to American Fidelity. You may contact the Fresno Office at 1-866-504-0010, Ext. 0 or Wildomar Office at 1-800-365-9180.  
For policy continuation: 1-800-943-2231  
Online: <https://americanfidelity.com/support/keep-my-coverage/contact-conservation/>  
For existing claims: 1-800-662-1113 Online: <https://americanfidelity.com/claims/>  
– Hartford will not know the details of your current plans.
- If you are currently going through Cancer treatment or recently have been through treatment, it is recommended that you call American Fidelity to continue your policy with them.
- Your Term Life and Whole Life insurance are slightly different with American Fidelity – it is suggested that if you have those policies you review them to make the best decision for you and your family. Texas Life Insurance is a policy offered through American Fidelity. Please be advised that as American Fidelity will no longer be the districts approved vendor, payroll deductions will no longer be facilitated through the district as of 6/30/21.  
  
– You are most likely locked into the premium rate that you are currently paying.
- Accident – if you have recently had an accident and may still qualify for further benefits under your American Fidelity plan, please arrange payment with them to continue directly. You can always elect the Hartford Accident plan at an open enrollment period down the road when you're ready.
- You can choose to keep any American Fidelity policies AND enroll in the Hartford plans - just be mindful of your budget and needs so you are not over-insured and paying too many premiums.