

Benefits Overview

Ogden School District

Welcome back!

We're here to make your life easier.

HealthEZ is an independent third-party administrator (TPA), which means we manage your employer's health benefits and process your medical claims. We work with your employer to design a custom benefits plan for your organization and we're ready to help you access the services you need. We've been providing our knowledgeable and service-oriented approach for 40 years.

Direct access to member support

Dedicated phone number

Ogden School District has a dedicated phone number at 844-302-7781 that is answered by a real person between 7 a.m. and 7 p.m. CST. Outside of the hours listed, simply press "3" to reach our 24/7 help line.

24/7 helpline

You have 24/7 access to our team of experienced doctors and nurses. Have a health-related concern or need help finding the right doctor? Give us a call at 844-302-7781. We are here to help you.

Dedicated benefits website

You can use Ogden School District's dedicated benefits website at OSDBenefits.com to learn about and manage your health plan. View your benefits, review pharmacy information, search to find a doctor and more.

You can set up a myHealthEZ account to access monthly statements, account balances, recently processed bills and HealthEZ's online payment system, EZpay.

Manage your health benefits without all the headaches.

Download the free myHealthEZ app to view your benefits, manage and pay bills, get 24/7 support, locate care providers near you, and access your digital insurance card—right from your phone.



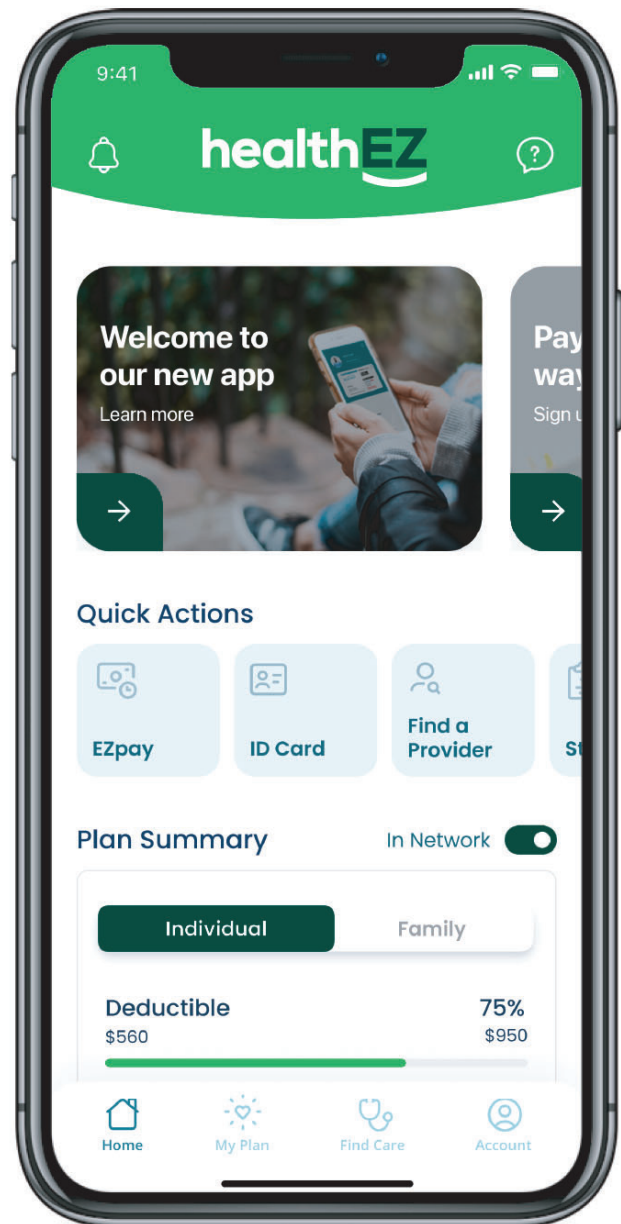
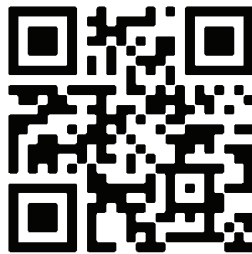
Tap. Pay. Done.

Pay bills, schedule automated payments, and view past statements in one simple, secure location.



24/7 help and support

Find answers faster with access to support materials, or by connecting with a member support representative.

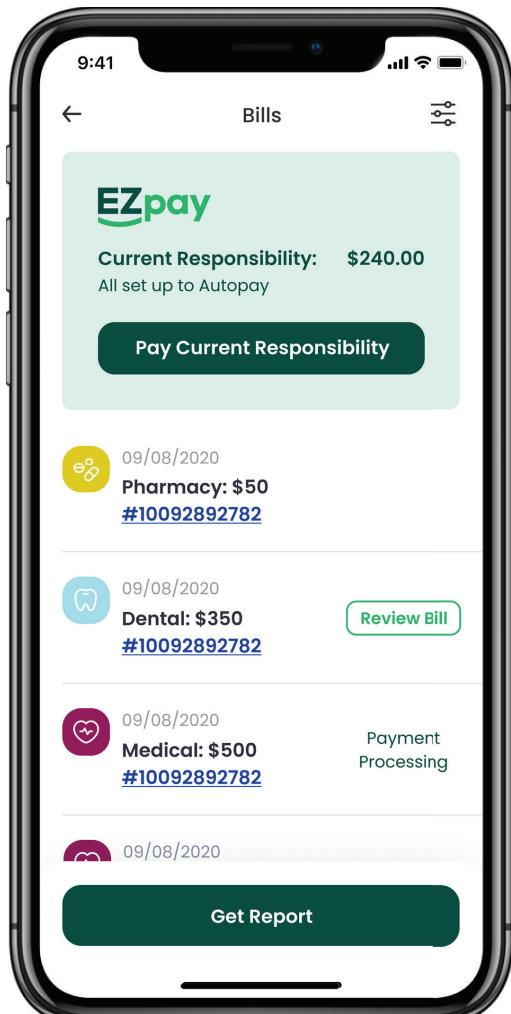


myHealthEZ Account

With or without the myHealthEZ app, you can manage your HealthEZ benefits on your preferred web browser as well. Visit myHealthEZ.com or OSDBenefits.com and click "Login."

If you have not registered an account with HealthEZ yet, enter in your credentials, choose a password, and click "Activate Your Account".

Dependents over the age of 19 can create their own myHealthEZ account to manage their plan and request a replacement ID card or download their ID card directly to their own devices.



Seamless online payments

EZpay is HealthEZ's online payment system that allows you to easily and quickly pay your portion of medical bills with your payment of choice, including credit and debit cards, and HSA accounts.

After you set up EZpay, every time we process a bill of yours, we will send you an email asking you to approve the payment for the amount due.

EZpay will pay the bill by default if you do not respond to the email in:

- 2 business days for bills under \$250
- 5 business days for bills over \$250

EZpay will combine your payment with payment from your health insurance so that we pay your healthcare provider in full.

One simple statement

We consolidate all of your monthly healthcare expenses into one simple statement. This statement eliminates confusion and provides information about year-to-date deductible and out-of-pocket maximums, and itemized transactions during the current billing period.





Medical ID cards

If you are new to the HealthEZ plan, keep an eye out for your medical ID card. Once you receive that, you can setup your myHealthEZ account.

If you are a current HealthEZ member, please note that you will be receiving a new medical ID card after open enrollment has closed.

If you need a replacement card, log into to your myHealthEZ account and request a new card be printed and mailed, or download a digital copy directly to your device!

Dependents over the age of 19 can create their own myHealthEZ account to manage their plan and request a replacement ID card or download their ID card directly to their own devices.



Your medical network is Aetna.



What is a medical network?

Your medical network is a group of healthcare providers. It includes doctors, specialists, hospitals, surgical centers and other facilities. These healthcare providers offer services at a lower rate than out-of-network providers, which you will see reflected on your statements as a discount.

What if I go outside of my medical network?

There may be times when you decide to visit a doctor or clinic that is out-of-network. The costs for these visits and services will always be higher than seeing doctors that are in-network. You will be responsible for paying the difference between the provider's full charge and the amount your health insurance plan pays. This is called balance billing.

How do I know if my provider is in-network?

Please visit OSDBenefits.com, and click "Find a Doctor."



Your Pharmacy Benefit Manager is EHIM.



What is a Pharmacy Benefit Manager?

Pharmacy Benefit Managers (PBMs) reduce prescription drug costs and improve convenience and safety for consumers. Your PBM administers your prescription drug plan and offers a network of pharmacies that offer more affordable medications.

What is mail order?

If you take maintenance medications for long-term conditions like arthritis, asthma, diabetes, high blood pressure or high cholesterol you could save money with EHIM's mail order service, Alliance Rx Walgreens Prime. Visit OSDBenefits.com for more information on how to get started and to download the Alliance Rx Walgreens Prime mail order forms.

What are Generic drugs?

Generic drugs are copies of brand-name drugs and are the same as those brand-name drugs in dosage form, safety, strength, route of administration, quality, performance characteristics and intended use. Although generic drugs are chemically identical to their branded counterparts, they are typically sold at substantial discounts from the branded price.

To find out if there is a generic equivalent for your brand-name drug, talk to your doctor or visit EHIMRx.com.



Maternity support

Our Boost Your Baby program matches moms-to-be with a Mommy Mentor to support a healthy pregnancy. It's a non-clinical support system for future moms to use throughout their pregnancy. We promise to: provide good and honest information, be supportive when you need us, make life easy and simple (at least the parts we can), and respect mom & dad's wishes.

Benefits of program include monthly support from a mommy mentor, free breast pump and gifts, nurses available 24/7 for any medical advice or high risk care, and miscarriage support.

Visit boostyourbaby.com, or call 800-808-4848 to learn more.

Care management

If you need a medical service like a surgery or hospital stay or your doctor diagnoses you with a complex medical condition, a HealthEZ nurse may contact you. The nurse will help you understand your treatment options, coordinate services among your doctors and ensure you have everything you need for a quick recovery and are receiving the right care in the right setting.

We provide tips to members living with chronic health conditions, like diabetes, hypertension and high cholesterol. We can also provide these members with referrals to healthcare providers. Our team of doctors and nurses believe that the key to lasting change is partnering with you to offer realistic advice and support.



Preventive services

Your health plan covers preventive services at no charge to you. These include routine healthcare screenings and check-ups. Some examples are listed, but please see the link below for a full list of preventive services:

www.healthcare.gov/preventive-care-benefits

Preventive services for adults

- Screenings for blood pressure, cholesterol, depression, diabetes, Hepatitis B and C, Lung cancer
- Counseling for alcohol misuse, STD prevention, tobacco cessation
- Immunizations for Hepatitis A and B, Herpes Zoster, HPV, Influenza, Measles, Meningococcal, Mumps

Preventive services for women

- Screenings for anemia, breast cancer, cervical cancer, chlamydia, gestational diabetes, Osteoporosis
- Folic acid supplements for women who may become pregnant
- Contraception and sterilization procedures

Preventive services for children

- Screenings for blood pressure, depression, hearing, Hepatitis B, HIV, obesity, vision
- Immunizations for Hepatitis A and B, Human Papillomavirus, Influenza, Measles, Rotavirus, Tetanus
- Assessments for alcohol and drug use, behavior, height, weight, body mass and oral health



Healthcare That's Nice



Our mission is simple

make getting amazing
everyday care easy and
affordable









They were so personable and made me feel as comfortable as possible, and really made time to learn about me and my health issues. I highly recommend Nice.

Angela K.
Nice Healthcare Patient

The Nicest Benefit

Below are the integrated primary care services that Nice offers. Visits may have a small fee.

-  Same-Day Chat and Video Visits
-  In-Home Visits with 35 Labs and Physical Tests
-  550+ Free Medications Can Be Prescribed by Our Clinicians
-  Virtual Physical Therapy Visits
-  Virtual Mental Health Therapy Visits
-  In-Home X-rays and EKG Services

Visit nice.healthcare

It All Starts With The Nice App

Whenever you and your dependents need Nice, you'll begin the process by scheduling a virtual visit with a clinician. All virtual services are conducted using the Nice app, including chat and video visits, physical therapy and mental health therapy.

In addition to scheduling and conducting visits, you will also use the Nice app to review treatment plans, upload documents and manage your accounts.



[View appointments and join video for another member >](#)

New Patient Video Visit

DATE: April 28

TIME: 8:00am

WITH: Cymone Simms

[JOIN VISIT](#)

[Reschedule](#)

[Cancel](#)

The Clinic That Comes To You

We offer our clinician services in parts of Arizona, Colorado, Idaho, Iowa, Minnesota, Nebraska, New Mexico, Nevada, Oregon, Utah, Washington, and Wisconsin.

 Virtual Only

 Virtual & In-Home

Online Visit Hours

mon - fri 8am - 7pm CT
sat - sun 9am - 12pm CT

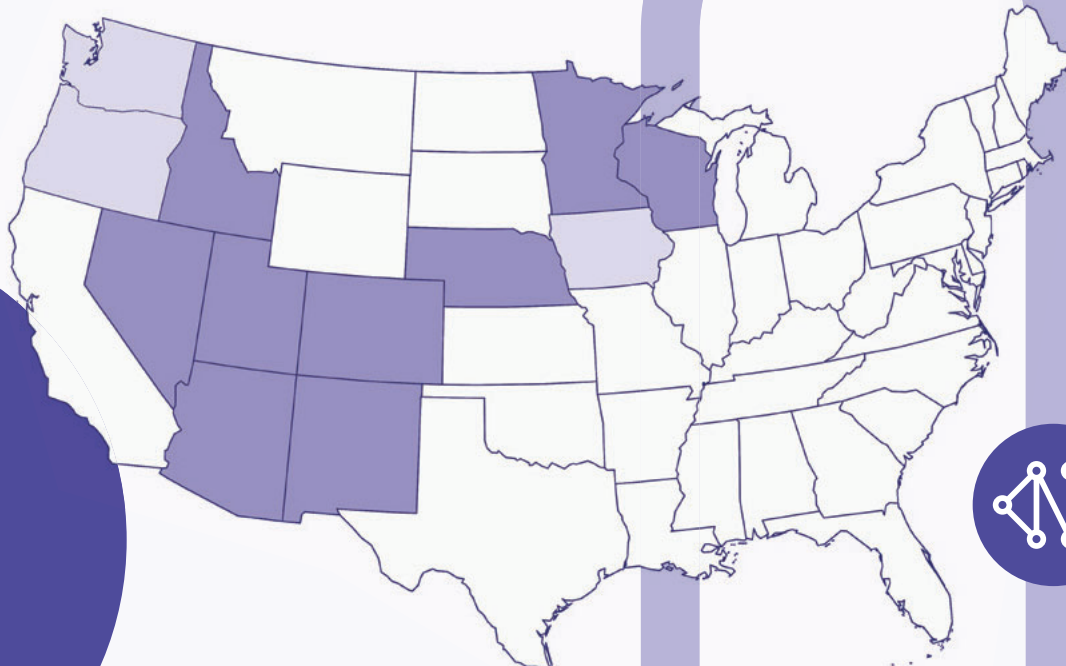
mon - fri 7am - 6pm MT
sat - sun 8am - 11am MT

mon - fri 6am - 5pm PT
sat - sun 7am - 10am PT

Home Visit Hours (local time)

mon - fri 9am - 5pm

Download
the app





Access the Coba Health Benefit!

Scan or Call



(385) 404-0200

Welcome to Your Coba Health Surgery Benefit!

An easy way to save money

We are here to make your surgery experience **simple** and to give you access to the **highest quality** providers. **We save you money** by reducing or eliminating your out-of-pocket.

In this letter you will find information about your **benefit**, **patient cards**, and **instructions** to access your Coba Health benefit.

Our **Care Coordinators** provide a concierge service to make the surgical process **easy** and provide you with the **best information** as you make healthcare decisions.

This **does not replace** your current insurance benefits. Coba Health is a surgical benefit only. If you anticipate needing a surgical procedure, please contact Coba Health immediately for approval.

The Coba Health Experience

HIGH-QUALITY CARE

Access to our top-rated surgeons and rigorous quality standards

CONCIERGE SERVICE

Dedicated Care Coordinators personally assist you along the way

SAVINGS

We reduce or completely eliminate your out-of-pocket expense

"The best healthcare experience ever"

We strive to delight our members through excellent customer service.

SURGICAL PROCEDURE CATEGORIES



Spine

Joint
Replacement



Orthopedics

Pain
Management

Gastroenterology
(GI)



General
Surgery

Thyroid

Bariatric



Eye

Cardiac

Hernia
Repair



Gynecology (GYN)

Ear, Nose, and
Throat

WAYS TO ACCESS YOUR COBA HEALTH BENEFIT

- Call a Care Coordinator at **(385) 404-0200**
- Scan the **QR Code** on the front of this letter
- Email a Care Coordinator at **info@cobahealth.com**

Summary of Medical Benefits

HSA Plan

	In-Network	Out-of-Network
Plan Year Deductible		
Employee only	\$4,000	\$8,000
Family	\$8,000	\$16,000
Coinsurance	0%	50%
Out-of-Pocket Maximum		
Employee only	\$4,000	\$8,000
Family	\$8,000	\$16,000
Preventive Care	100% Covered	Not Covered
Office Visits		
Primary Services	0%*	50%*
Specialist Services	0%*	50%*
Chiropractic Services	0%*	50%*
Hospital Services	0%*	50%*
Emergency Services**		
Emergency Room	0%*	50%*
Emergency Medical Transportation	0%*	50%*
Urgent Care Services	0%*	50%*
Mental Health/Chemical Dependency		
Inpatient	0%*	50%*
Outpatient	0%*	50%*

Summary of Pharmacy Benefits

	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage		
Generic	0%*	0%*
Preferred brand	0%*	0%*
Non-preferred brand	0%*	0%*
Specialty	0%*	Not Available

Note: Please refer to your Summary Plan Description for actual coverage, limitation, and exclusion provisions.

* After deductible

** Covered as in-network in true-emergency

Summary of Medical Benefits

PPO Plan

	In-Network	Out-of-Network
Plan Year Deductible Employee only Family	\$2,000 \$4,000	\$4,000 \$8,000
Coinsurance	20%	50%
Out-of-Pocket Maximum Employee only Family	\$4,500 \$9,000	\$9,000 \$18,000
Preventive Care	100% Covered	Not Covered
Office Visits Primary Services Specialist Services Chiropractic Services	\$30 Copay \$60 Copay \$60 Copay	50%* 50%* 50%*
Hospital Services	20%*	50%*
Emergency Services** Emergency Room Emergency Medical Transportation	\$500 Copay* 20%*	50%* 50%*
Urgent Care Services	\$30 Copay	50%*
Mental Health/Chemical Dependency Inpatient Outpatient	20%* \$30 Copay	50%* 50%*

Summary of Pharmacy Benefits

	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage Generic Preferred brand Non-preferred brand Specialty	\$15 Copay \$30 Copay \$60 Copay 25% Coinsurance up to \$500	\$15 Copay \$60 Copay \$180 Copay Not Available

Note: Please refer to your Summary Plan Description for actual coverage, limitation, and exclusion provisions.

* After deductible

** Covered as in-network in true-emergency

Summary of Dental Benefits

EMI Health Dental Plans

Premier Copay			Premier EPO		Premier PPO	
Type 1 - Preventive Cleanings, X-rays, Fluoride	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
	100%	See Schedule	100%	No Coverage	100%	100%
Type 2 - Basic Fillings, Oral Surgery	See Schedule	See Schedule	60%	No Coverage	80%	80%
Type 3 - Major Crowns, Bridges, Prosthodontics	See Schedule	See Schedule	40%	No Coverage	50%	50%
Type 4 - Orthodontics Dept. children up to age 19 Adults Discount - all members	No Coverage No Coverage 25% Discount	No Coverage No Coverage No Discount	50% No Coverage 25% Discount	No Coverage No Coverage No Discount	50% 50% 25% Discount	50% 50% 25% Discount
Endodontics	Type 3 See Schedule	See Schedule	Type 2	No Coverage	Type 2	Type 2
Periodeontics	Type 3 See Schedule	See Schedule	Type 2	No Coverage	Type 2	Type 2
Sealants	Type 2 See Schedule	See Schedule	Type 2	No Coverage	Type 2	Type 2
Space Maintainers	Type 2 See Schedule	See Schedule	Type 2	No Coverage	Type 2	Type 2
Specialists	Same as General Dentist	Same as General Dentist	Same as General Dentist	No Coverage	Same as General Dentist	Same as General Dentist
Waiting Periods Type 2 - Basic Type 3 - Major Type 4 - Orthodontics	None None N/a		None 6 months 6 months		None 6 months 6 months	
Deductible Per Person Family Max Deductible Applies To Annual Maximum Per Person Orthodontic Lifetime Maximum	None None None None N/a		\$50 \$150 Type 2 & 3 \$1,000 \$1,500	\$50 \$150 Type 2 & 3 \$1,000 No Coverage	None None N/a \$1,500 \$1,500	

Summary of Vision Benefits

Opticare of Utah Vision Plans

70B Plan			120B Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Exam	No Coverage			
Standard Plastic Lenses Single Vision Bifocal (FT 28) Trifocal (FT 7x28)	\$20 Copay \$20 Copay \$20 Copay	\$70 Allowance for lenses, options and coatings	\$10 Copay \$10 Copay \$10 Copay	\$85 Allowance for lenses, options and coatings
Lens Options Progressive (standard Plastic no-line) Premium Progressive Options Glass Lenses Polycarbonate High Index	\$75 Copay No Discount 15% Discount 25% Discount 25% Discount		\$50 Copay No Discount 15% Discount 25% Discount 25% Discount	
Coatings Scratch Resistant Coating Ultra Violet Protection Other Options; A/R, Edge Polish, Tints, Mirrors, Ect.	\$10 Copay \$10 Copay Up to 25% Discount		\$10 Copay \$10 Copay Up to 25% Discount	
Frames Allowance based on retail price	\$70 Allowance	\$50 Allowance	\$120 Allowance	\$80 Allowance
Additional Eyewear Additional pair throughout the year	Up to 50% off Retail		Up to 50% off Retail	
Contacts In lieu of Lens and Frame Benefit Additional Contact Purchase – Conventional Additional Contact Purchase – Disposables	\$70 Allowance Retail Retail	\$50 Allowance	\$120 Allowance Retail Retail	\$80 Allowance
Frequency Exams, Lenses, Frames, contacts	Every 12 months			
Refractive Surgery LASIK	\$250 off per eye	No Coverage	\$250 off per eye	No Coverage

Cigna Life and AD&D

Life Insurance and Accidental Death & Dismemberment (AD&D) benefits provide you and your loved ones financial protection in the event of an illness, accident, or death.

Basic Life Insurance and Accidental Death and Dismemberment (AD&D)

You have the option to purchase Basic Life and AD&D coverage for yourself, your spouse and your unmarried dependent children up to age 26. Both you and Ogden City School District contribute to this benefit.

Voluntary Life and Accidental Death and Dismemberment Insurance

You also have the option to purchase additional life and Accident insurance coverage for yourself, your spouse and your unmarried dependent children up to age 26. However, you may only elect coverage for your dependents if you elect additional coverage for yourself. You pay for the cost of additional coverage through payroll deductions on a post-tax basis.

Beneficiary Designation

We recommend you designate a beneficiary for your life insurance policy(ies). A beneficiary is the person (or people, estate, trust, etc.) to whom benefits will be paid to in the event of your death. You may change your beneficiary at any time during the plan year.

Cigna Disability

Disability insurance benefits replace a portion of your income if you are unable to work for a period of time due to a qualified off-the-job injury or illness.

Employer Paid Long-Term Disability

Ogden City School District provided all full-time eligible employees with Long-term disability, at no cost to you. Long Term Disability provides an ongoing source of income if your disability is prolonged.

Definition of Disability

Disability means that, solely because of a covered injury or sickness, you are unable to perform the material duties of your regular occupation and you are unable to earn 80% or more of your indexed earnings from working in your regular occupation. After benefits have been payable for 24 months, you are considered disabled if solely due to your injury or sickness, you are unable to perform the material duties of any occupation for which you are (or may reasonably become) qualified by education, training or experience, and you are unable to earn 60% or more of your indexed earnings. We will require proof of earnings and continued disability.

Basic Life and AD&D			
Plan Features		Basic Life	AD&D
Employee Benefit		\$50,000	\$50,000
Spouse & Child(ren) Benefit		\$10,000	Not Applicable
Voluntary Life			
Plan Features	Employee	Spouse	Child(ren)
Maximum Amount	\$500,000	\$300,000	\$10,000
Guarantee Issue Only available during initial enrollment After initial enrollment subject to Evidence of Insurability (EOI)	\$300,000	\$50,000	\$10,000
Age Reductions	Reduces 65% at age 65 45% at age 70 30% at age 75 20% at age 80	Reduces 65% at age 65 45% at age 70 30% at age 75 20% at age 80	N/a
Employee and Spouse Monthly Rate Per \$1,000 of Coverage			
Under 20	\$0.050	40 – 44	\$0.092
20 – 24	\$0.050	45 – 49	\$0.175
25–29	\$0.050	50 – 54	\$0.210
30–34	\$0.054	55 – 59	\$0.335
35–39	\$0.075	60+	\$0.569
Child(ren): \$0.104 per \$1,000 of coverage elected			
Voluntary AD&D			
Plan Features	Employee	Spouse	Child(ren)
Maximum Amount	\$300,00	\$150,000	\$25,000



Your Benefits Overview

Enrolling in the same plans as last year may seem like the easiest way to go. But things change. It might be time to change your insurance too.

Get help with your options. Stop by and see an American Fidelity account manager.



Accident Only Insurance

AF™ Limited Benefit Accident Only Insurance

- may help manage out-of-pocket costs to treat injuries resulting from a covered accident
- provides benefit payments directly to you

americanfidelity.com/info/accident



Cancer Insurance

AF™ Limited Benefit Individual Cancer Insurance

- may help ease the financial burden of cancer treatment, so you can focus on recovery
- provides benefit payments directly to you

americanfidelity.com/info/cancer



Critical Illness Insurance

AF™ Limited Benefit Critical Illness Insurance

- pays a benefit upon diagnosis of certain covered life-altering illnesses
- helps with costs not covered by medical insurance

americanfidelity.com/info/critical-illness



Hospital Indemnity Insurance

AF™ Limited Benefit Hospital Indemnity Insurance

- helps pay for out-of-pocket costs, like a hospital stay
- when used with a Health Savings Account allows for a tax benefit and potential savings

americanfidelity.com/info/hospital-indemnity

**AMERICAN
FIDELITY** 
a different opinion

EMPLOYER BENEFIT
SOLUTIONS
FOR EDUCATION

Each year, about **2.8 million children** between the ages of 5 and 14 are treated for sports and recreational-related injuries.

National Safety Council, Injury Facts; 2019 Web.



Short-Term Disability Income Insurance

AF™ Short-Term Disability Income Insurance

- provides part of your monthly income during your qualifying disability coverage period
- allows you to use -benefit dollars to pay for living expenses

americanfidelity.com/info/disability



Universal Life Insurance

may provide protection for your entire life. The policy

- has a guaranteed death benefit to age 121
- allows premium guarantees averaging 38 years at most issue ages
- is owned by you, so you can take it with you to a different job or into retirement

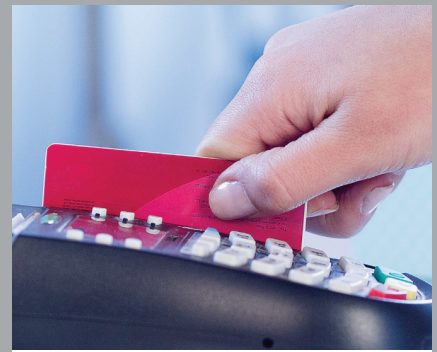


Whole Life Insurance

AF™ Whole Life Insurance

- provides a guaranteed death benefit, cash value, and premiums up to age 121
- allows for full cash value flexibility to stop paying premiums and still have some life insurance coverage in force
- is owned by you, so you can take it with you to a different job or into retirement

americanfidelity.com/info/life



Benefits Debit Card

A Benefits Debit Card provides quick access to the money in your medical reimbursement account.

Be sure to keep your receipts to prove the expense is eligible.

americanfidelity.com/debit-card

Health Savings Accounts

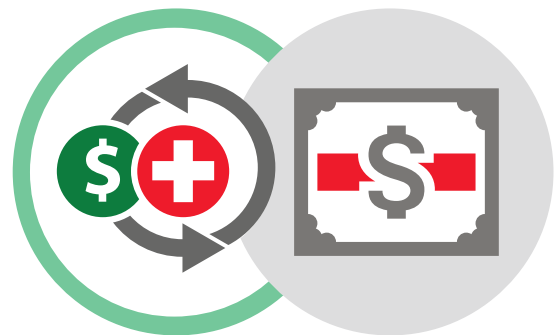
Save money wisely for healthcare costs.

Health Savings Accounts (HSA) allow people who are covered by a qualified High Deductible Health Plan (HDHP) to pay for eligible medical costs tax-free* or save the account balance for later years.

You earn interest, which you can invest once a required balance is reached, and any unused money can carry over year after year.

Your HSA is yours! If you leave your current employer or retire, you can take it with you wherever you go.

Learn all about HSAs at americanfidelity.com/info/hsa



** HSA contributions are not subject to federal income tax and most states income tax.*

State income tax may apply in California and New Jersey. Please consult a tax advisor for your state's specific rules.

Examples of Eligible Expenses

- Asthma treatments
- Chiropractic care
- Contact lenses
- Copays
- Dental services
- Eye exam/eyeglasses
- Fertility treatments
- Laser eye surgery
- Over-the-counter bandages
- Physical exams
- Physical therapy
- Prescriptions
- Prenatal care
- Sunscreen with 15 SPF or higher
- Walkers/wheelchairs

americanfidelity.com/eligible-expenses

Online Account Support

Your Benefits, Your Account

Within your online account, you'll find all your benefits and reimbursement information in one place.



File a Claim

Submit claims for your insurance benefits or reimbursement accounts



Track Claims

View the status of your benefits and reimbursements claims



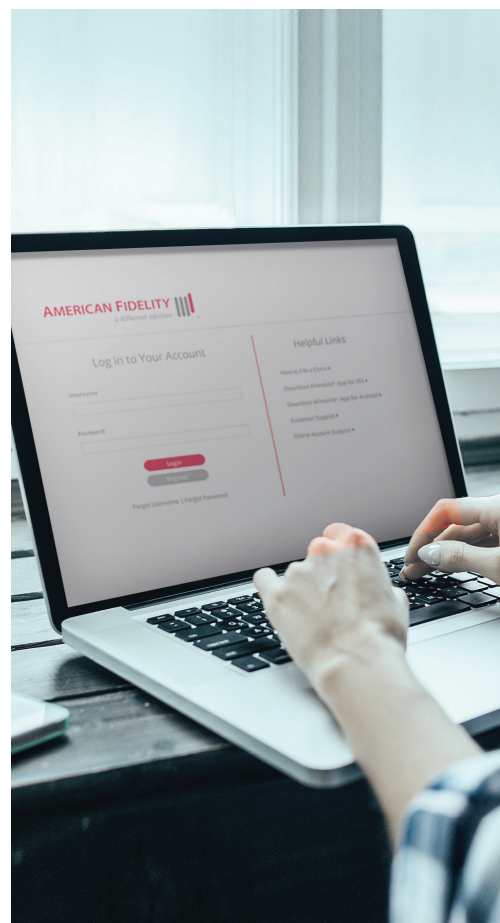
Upload Documentation

Attach receipts and documentation for claims



Manage Preferences

Edit your profile, enroll in direct deposit, and elect communication preferences



Flexible Spending Accounts

Everyone likes saving money.

Flexible spending accounts (FSA) allow you to save part of your paycheck, before taxes, to pay for eligible costs throughout the year.

Types of Accounts

- Healthcare FSAs
- Limited Purpose FSAs
- Dependent Care Accounts

Explore your savings options at americanfidelity.com/info/fsa



To calculate medical costs that may not be covered by insurance, visit americanfidelity.com/fsa-worksheet

Examples of Eligible Expenses

- Asthma treatments
- Chiropractic care
- Contact lenses
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- Dental services
- Eye exam/eyeglasses
- Fertility treatments
- Laser eye surgery
- Over-the-counter bandages
- Physical exams
- Physical therapy
- Prescriptions
- Prenatal care
- Sunscreen with 15 SPF or higher
- Walkers/wheelchairs

americanfidelity.com/eligible-expenses

File Your Claims Faster

AFmobile®

Our mobile app is the easiest way to submit your claims and documentation. Upload documentation* directly from your device's picture gallery.



americanfidelity.com®

Filing online is convenient, secure, and provides faster claim processing than filing by paper. From your laptop or desktop, log in to file a claim and upload documentation*.



Need assistance?

Visit americanfidelity.com/fileaclaim

**The Internal Revenue Code regulations require proof of eligible expenses using itemized receipts or other documentation showing the date of service, person for whom service was provided and description of the expense. Depending on the type of expense, documentation may come in the form of third party itemized statements or Explanation of Benefits.*



Schedule Your Appointment

<https://enroll.americanfidelity.com/9F733375>



Point your smart phone camera at the QR code and open the link that appears.

Universal Life Insurance: Flexible Premium Adjustable Life insurance. This product may contain limitations. Underwritten by Texas Life Insurance Company, Waco, Texas. Not generally qualified benefits under Section 125 plans. Not affiliated with American Fidelity Assurance Company.

Dave Andersen

Executive Account Manager

Northwest Area Branch Office

325 E. Shore Drive, #110

Eagle, ID 83616

877-589-2544 · 208-939-3459

dave.andersen@americanfidelity.com

SB-33041-0120



American Fidelity Assurance Company
americanfidelity.com

Limitations, exclusions and waiting periods may apply.

Connect with us



service@healthEZ.com
OSDBenefits.com



844-302-7781



7201 West 78th Street
Bloomington, MN 55439