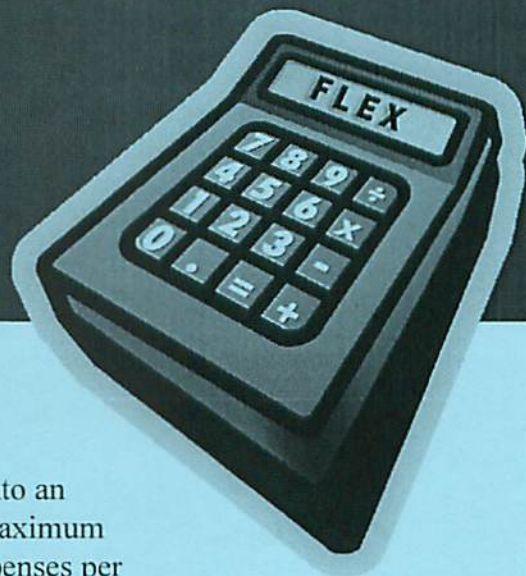


AMERICAN FIDELITY ASSURANCE COMPANY'S

FLEXIBLE Benefit Plan



Are You Saving Money With Dependent Day Care?

The Dependent Day Care Account allows you to deposit money into an account to reimburse yourself for eligible day care expenses. A maximum of \$5,000 is allowed for reimbursement of dependent day care expenses per calendar year (the amount changes to \$2,500 if you are married and file a separate tax return). As you incur an eligible dependent day care expense, simply submit your claim to American Fidelity for reimbursement of the costs.

Do You Spend Too Much On Out-Of-Pocket Medical Expenses?

Each year, you can elect to direct a portion of your paycheck into an Unreimbursed Medical Expense Account. As you incur an eligible expense, simply submit your claim to American Fidelity for reimbursement from your account. Examples of eligible medical expenses may include, but are not limited to, medical deductibles, co-payments, prescriptions and other medical expenses not reimbursed by another source.

Other eligible expense examples include:

Acupuncture	Hearing aids and batteries	Pediatrician
Alcohol and drug rehabilitation	Insulin	Physical therapy provided by licensed therapist
Anesthetist	Invitro fertilization	Practical nurse
Artificial limbs and teeth	Laser eye surgery	Psychiatrist
Birth control pills	Midwife	Psychologist
Chiropractor	Optometrist	Stop-smoking program
Christian Science practitioners	Orthodontia expenses*	Transportation expenses for person to receive medical care based on IRS standard mileage allowance
Dental care	Outpatient care	Weight loss programs and/or drugs prescribed to induce weight loss**
Eye exam, eyeglasses, contact lenses, contact lens solutions and enzyme	Over-the-counter drugs and medicines for treatment of a medical condition	

* Service must have been incurred or already paid

** May need doctor's statement for medical necessity

**Remember: Be conservative when determining your contributions—
"If you don't use it, you lose it!"**

We are proud to be your Flexible Spending Accounts Plan Provider.

For more information or to enroll in this plan, see your American Fidelity representative.

 **American Fidelity
Assurance Company**

A member of the American Fidelity Group®

SB-15304-1009

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Over-The-Counter Drugs

Below is a list of over-the-counter (OTC) drugs that have been determined to be primarily for medical care and can be reimbursed when purchased in **reasonable quantities** without a medical practitioner's note. Items on the dual purpose list can be reimbursed if they are used for a medical purpose and must be accompanied by a medical practitioner's note stating that the person has a specific medical condition and that the OTC drug is recommended to treat it, and that the treatment is not a cosmetic procedure. All claims for reimbursements must be filed with an Expense Voucher and receipt with the name of the item and price.

Examples of Eligible Medical Expenses may include, but are not limited to:

Allergy medicine	Motion sickness pills
Antacids	Nasal sinus sprays
Bactine	Nasal strips
Band-aids/bandages	Nicotine gum or patches for stop-smoking programs
Anti-diarrhea medicine	Pain reliever
Bug bite medication	Pedialyte for ill child's dehydration
Calamine lotion	Pregnancy test kits
Carpal tunnel wrist supports	Products for muscle pain or joint pain, i.e., BenGay, Tiger Balm, etc.
Cold medicines	Reading glasses
Cold/hot packs for injuries	Rubbing alcohol
Condoms	Sinus medications
Contact lens cleaning solution	Sleeping aids used to treat occasional insomnia
Cough drops	Special ointment or cream for sunburn
Diaper rash ointment	Spermicidal foam
First aid cream	Sunscreen (receipt must reflect SPF of 30 or higher)
First aid kits	Thermometers (ear or mouth)
Hemorrhoid medication	Throat lozenges
Incontinence supplies	Visine and other such eye products
Laxatives	Wart remover treatments
Liquid adhesive for small cuts	
Menstrual cycle products for pain and cramp relief	

Examples of Dual Purpose - must be accompanied by a licensed medical practitioner's note stating specific medical condition:

Acne treatment (Retin A) - only to treat a specific medical condition such as acne vulgaris	OTC hormone therapy and treatment for menopause symptoms such as hot flashes, night sweats, etc.
Dietary supplements or herbal medicines to treat a specific medical condition in narrow circumstances	Pills for persons who are lactose intolerant
Fiber supplements under narrow circumstances	Prenatal vitamins
Glucosamine/Chondroitin for arthritis or other medical condition	St. John's Wort for depression
Orthopedic shoes and inserts (for orthopedic shoes, you can only be reimbursed for the extra cost over buying non-orthopedic shoes)	Weight-loss drugs to treat a specific disease (including obesity)

Non-traditional healing treatments provided by a licensed professional may be eligible under certain circumstances. The treatment must be legal. The expenses are not reimbursable if the remedy is a food or substitute for food that the person would normally consume to meet nutritional requirements.

These lists are not inclusive of all reimbursable items.

The Internal Revenue Service does not allow for stockpiling of over-the-counter drugs in order for a participant to use up their annual election under the plan. Stockpiling is the purchase of more over-the-counter drugs than can be used during the current plan year.