

Service Exchange Agreement

This Service Exchange Agreement is entered into by and between American Fidelity Assurance Company (“American Fidelity”) and Pacific Grove Unified School District (“Customer”), who in consideration of the mutual agreements and promises contained herein, agree to work together as described in this Service Exchange Agreement. This Service Exchange Agreement shall be effective on the date signed by American Fidelity, and shall continue until terminated upon 60 days’ notice or otherwise modified by agreement of the parties.

American Fidelity will provide to Customer the following services (the “Services”):

- Section 125 Plan Administrative Services
- Healthcare Flexible Spending Account Administrative Services
- Benefits Debit Card Services for Healthcare FSA Participants
- Annual Enrollment (on American Fidelity’s or Customer’s platform)
- Year-Round Support from a dedicated Account Manager

In exchange for the Services, Customer shall:

Products

- Allow American Fidelity to be the primary provider for supplemental insurance products; and
- Give American Fidelity the opportunity to offer insurance products to all eligible employees.

Communication

- Permit American Fidelity opportunities to present to employees or employee groups prior to enrollment;
- Facilitate one-on-one meetings of employees with American Fidelity to discuss employee benefit options and as applicable, to make their annual Section 125 Plan enrollment elections; and
- Provide working space for American Fidelity during enrollment meetings.

Administration

- Permit American Fidelity to meet one-on-one with employees during the initial enrollment period (September 3-6, 2019), with additional meetings in subsequent years upon agreement of the parties;
- Provide other administrative services to American Fidelity as may be mutually agreed to by the parties; and
- Provide payroll deduction for American Fidelity products and services.

By agreeing to the Services, Customer acknowledges its understanding of the following:

- The Services described above will be provided to the extent allowed by law;
- American Fidelity does not provide tax or legal advice;
- American Fidelity reserves the right to change the delivery of Services and cost associated with them, but only with advanced written communication to Customer.

Intending to be bound, American Fidelity and Customer have caused their duly authorized representatives to execute this Service Exchange Agreement.

AMERICAN FIDELITY OFFICER

CUSTOMER

 8/19/2019
Signature Date

Signature Date

Keith Johnson 8/19/2019
Printed Name Date

Printed Name Date