

KNOW YOUR BENEFITS



The IRTA Board of Directors has endorsed various benefits for our members. These products and services were selected because they provide superior benefits and competitive rates. Additionally, certain benefits and services are promoted for informational purposes to the IRTA membership. A brief description of each of the current member benefits available is contained in this document.

E = Endorsed Benefit, I = Informative Benefit

***Benefits marketed by AMBA**

Health, Medical & Financial **IRTA GROUP LONG TERM CARE PROGRAM* - E**

Many people believe Medicare and Medicare Supplement insurance will pay for their long term care. Neither Medicare nor private Medicare supplement insurance will pay for long term care. With the IRTA endorsed long term care policy, you select the daily benefit amount, elimination period, and benefit period which best suits your needs for care. This policy pays in addition to any other insurance, and premiums do not increase with age.

IRTA GROUP RECOVERY CARE EXTENDED CARE PROGRAM* - E

Aetna's plan can help you manage your expenses. It offers you a level of care and comfort you deserve in case of an accident or illness that requires assistance. This Program provides Care IN YOUR HOME, Nursing Home or Assisted Living Facility, and will help with the costs of Hospitalization. Benefits are paid directly to you regardless of what is paid by your Health Insurance.

IRTA GROUP HOME CARE PLUS BENEFIT PLAN* - E

Aetna's plan gives you the freedom to choose when and where you recover. Whether working or retired, it's important to consider and plan for the impact of rising healthcare costs for hospital and at home recovery. A Home Care Plus insurance plan can help you manage your expenses and recuperate at home by covering medically necessary treatments. Benefits are paid directly to you!

GROUP INDEXED UNIVERSAL LIFE EXPRESS BENEFIT PLAN* - E (NEW)

(IUL Express) is an indexed universal life policy designed to provide you with:

- Permanent life insurance coverage that may last for your lifetime
- An accumulation value that has the potential to increase based on the performance of a market index
- Flexibility for the future
- Simplified underwriting that doesn't require a lengthy health inquiry

IRTA GROUP FLEXIBLE CHOICE CANCER, HEART ATTACK & STROKE PROGRAM* - E

This IRTA endorsed program will pay a lump sum benefit from \$5,000 to \$75,000 to use any way you like, upon a diagnosis of Cancer, or if you have a Heart Attack, Heart Surgery or Stroke. The Money comes in a lump sum payment, and is PAID DIRECTLY TO YOU, regardless of any other insurance you may have. This money can be used to help pay deductibles, rehabilitation, experimental treatments or any unexpected expenses. The program also includes a recurrence benefit which will pay upon multiple incidents.

CANCER TREATMENT PLAN* - E

You are provided benefits that relate to treatment and patient care upon diagnosis of cancer. This policy includes medical and non-medical expenses.

IRTA GROUP VISION PLAN* - E

Vision Service Plan (VSP) provides you access to their vast nationwide network of ophthalmologists and optometrists. When visiting a VSP network doctor, you'll receive an annual eye exam every 12 months*, lenses every 12 months*, and frames provided up to your allowance every 24 months. *Co-pays apply

IRTA GROUP DENTAL PLAN* - E

The dental insurance plan, underwritten by Ameritas Life Insurance Corp., offers group rates for association members. This plan offers rich benefits and the luxury of using your own dentist. You also have the option to select a network dentist and save 20-30%.

IRTA Group Member Benefits

www.irtaonline.org
1.800.728.4782

IRTA GROUP FINAL EXPENSE WHOLE LIFE PROGRAM* - E

With this whole life policy, your premiums are guaranteed never to increase and your coverage is guaranteed never to decrease. Death benefits paid to your beneficiary are tax free.

IRTA GROUP TERM LIFE EXPRESS PROGRAM* - I

This program offers face amounts between \$25,000 and \$300,000, and has simplified underwriting that doesn't require a lengthy health inquiry. Because underwriting is simple, approval is fast and you can receive your policy within a couple weeks. If you want coverage quickly, Term Life Express is the right choice. Available in 10 yr, 15 yr, 20 yr, and 30 yr terms.

IRTA GROUP MEDICAL AIR SERVICES ASSOCIATION (MASA)* - E

For over 30 years, MASA has been providing life-saving emergency assistance to its members while they are AT HOME OR WHEN TRAVELING. The coverage is designed to protect members against catastrophic financial loss when emergencies arise. Benefits include: Emergency Air Transportation, Helicopter Transportation, Ground Ambulance Transportation, Organ Retrieval, Organ Recipient Transportation, Recuperation / Repatriation, Return Transportation, Escort Transportation, Non-Injury Transportation, Minor Children/Grandchildren Return, Mortal Remains, Vehicle Return, and World Wide Coverage.

IRTA GROUP CHILDREN'S WHOLE LIFE INSURANCE PROGRAM* - E (NEW)

Why buy life insurance for grandchildren?

There are several reasons.

- Cover costs associated with an unexpected loss.
- Help protect a child's future insurability.
- Children's Whole Life Insurance is simplified.
- Coverage that is easy to apply for (affordable rates, available in face amounts of \$5,000, to \$50,000, and rates that never increase with age).

FIXED INDEX ANNUITY* - E (NEW)

Are you concerned about being jolted by sudden changes in the stock market? If so, the Fixed Index Annuity may be for you. With this annuity, you can create guaranteed income with a guaranteed interest rate.

Why a Fixed Index Annuity?

- No medical underwriting
- You can protect your investment by never losing money
- Enjoy market gains without downside risk
- Offers guaranteed interest rates
- Provides income for your entire lifetime
- From a carrier you know and trust: A+ rated by Standard and Poor's

Join IRTA today to take advantage of these benefits & savings!

Call 1.800.728.4782 or visit www.irtaonline.org.

Once you join, you will have access to all IRTA discount codes.

LIFE LINE SCREENING - E

A new member benefit offering for Illinois Retired Teachers Association and family members; Life Line Screening offers painless, noninvasive ultrasound screenings for stroke/carotid artery disease, atrial fibrillation, abdominal aortic aneurysm, and peripheral arterial disease at various locations throughout the state available to IRTA members & family at a member rate of \$145.

HEARING PLAN DISCOUNT BENEFIT - I

As an IRTA member, you, your spouse, and extended family (including in-laws) are entitled to free annual hearing screenings, a "Low Price Guarantee" for hearing aid purchases, plus more.

START HEARING BENEFITS PLAN* - I

IRTA members are entitled to a FREE annual hearing screening for you and your immediate family, referrals to Start Hearing's network of recommended local hearing healthcare professionals, advanced hearing solutions with the latest in hearing aid technology, up to 60% Off suggested retail prices, and a FREE full two-year extended warranty with every purchase.

Travel

RENTAL CAR DISCOUNTS* - I

Please see...

ORLANDO EMPLOYEE DISCOUNTS - I

Save up to 35% on Your Orlando Vacation!

ROAD SCHOLAR* - I

Association members receive exclusive discounts on educational travel.

VACATIONS BY RAIL - I

Vacations By Rail is the trusted authority on rail and North America's most comprehensive provider of rail travel and tours. Travelers can choose from the largest selection of independent rail vacations, escorted rail tours, and luxury rail journeys to destinations in North America, Europe, and beyond. Vacations By Rail provides superior customer service giving travelers peace of mind about their vacation with access to 24/7 Customer Service before and during travel.

GLOBUS VACATIONS - I

Travel with Globus family of brands or Avalon Waterways and earn extra savings through your IRTA membership.

Auto & Home Insurance

LIBERTY MUTUAL - E

A Message from Liberty Mutual Insurance IRTA partners exclusively with Liberty Mutual to help members save \$782 on auto and home insurance.*

*Average combined annual savings based on countrywide survey of new customers from 1/1/15 to 1/29/16 who reported their prior insurers' premiums when they switched to Liberty Mutual. Savings comparison does not apply in MA. Coverages underwritten by Liberty Mutual Insurance. Equal Housing Insurer.

Technology

DELL COMPUTER DISCOUNT* - I

Please see...

APPLE DISCOUNTS* - I

Please see...

Specialty Discounts

FLOWER DISCOUNTS* - I

Save up to 15% on discounts from 1.800.Flowers.

myAMBAAdining.com* - I

MyAMBAAdining.com offers members discounts at over 18,000 restaurants nationwide. When members use this discount they get the best deal for every meal.

VETERINARY PET INSURANCE* - I

Veterinary Pet Insurance (VPI) is providing IRTA members with a 5% discount on new pet insurance policies!

myAMBAdiscounts* - I

MyAMBAdiscounts offers members access to thousands of discounts from local and national merchants – all from your smartphone. Benefits include travel, dining, electronics, sports, entertainment, and so much more.

**Join IRTA
today to take
advantage of
these benefits
& savings!**

**Call 1.800.728.4782
or visit
www.irtaonline.org.**

**Once you join, you
will have access to
all IRTA discount
codes.**