

IRTA:

Serving the Needs of Retired Educators Since 1955



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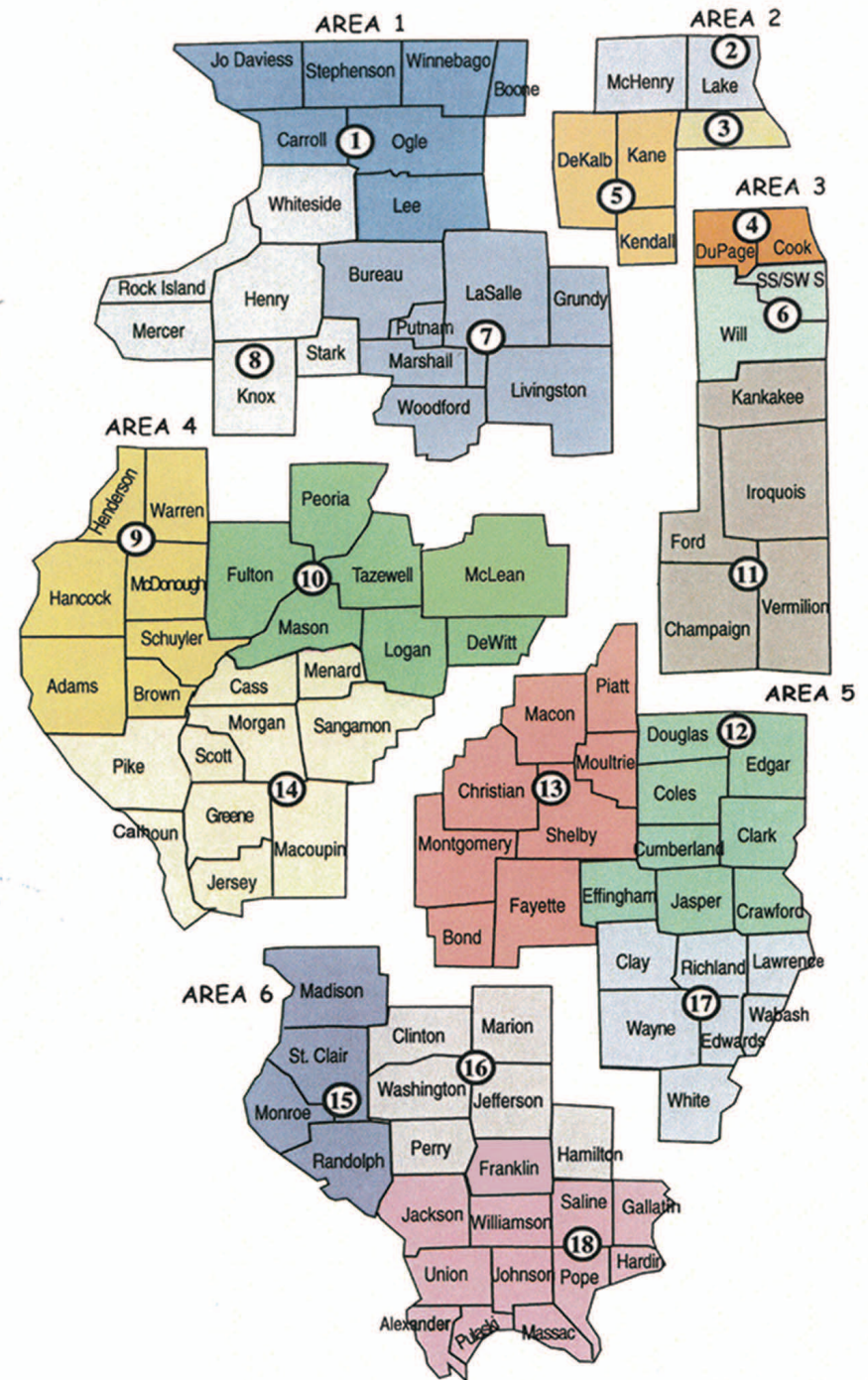
IRTA Member Benefits

PAC

Foundation

*New Member Booklet:
An Introduction to IRTA!*

IRTA Map



IRTA Map Key for Local Units

Region 3: Cook County - North Lake Shore & Cook County - NorthWest Suburban

Region 4: Cook County - West Lake Shore

Region 5: Kane County - Aurora Area & Kane County - Elgin Area

Region 6: Will County - Joliet Area

Region 8: Rock Island County - Blackhawk

Region 13: Macon County - Decatur Area

Region 14: Sangamon County - Land of Lincoln

Welcome to the Illinois Retired Teachers Association!

Thank you for joining the Illinois Retired Teachers Association (IRTA) – the only organization whose number one purpose and goal is to maintain and improve benefits for retired educators. Your membership supports IRTA's advocacy work on issues regarding state subsidized health insurance, pension funding, and pension benefits. IRTA has a 69-year record of solid accomplishments on these vital issues.

Your membership guarantees not only a strong legislative voice but also access to all of IRTA's great member benefits. IRTA's benefit package includes dental and vision group insurance, travel accommodation discounts, and auto and home insurance discounts, to name just a few. Enclosed you will find information on IRTA's benefits (please see IRTA Member Benefits section).

IRTA is a statewide organization which includes 87 local units. The local units are the backbone of the organization. Local units offer a learning and social environment through regular meetings where retirees can come together and enjoy productive times with their colleagues. I would like to encourage you to join your local unit, if you have not done so already. Find information about your local units by either contacting the IRTA office at 1-800-728-4782 or visit the IRTA website at www.irtaonline.org.

I also encourage you to consider contributing to the Illinois Retired Teachers Association Political Action Committee (**IRTAPAC**). IRTAPAC is a bi-partisan committee that makes financial contributions and endorsements to elected officials who are supportive of legislative issues that are important to IRTA's members. Contributions to IRTAPAC are voluntary. The IRTA has a simple form that can be used to sign up to contribute \$1 per month to IRTAPAC via TRS deduction. More information and a copy of the form is included in this booklet. If you have questions, please contact the IRTA Office or visit www.irtaonline.org where you can contribute online.

Once again, thank you for joining the IRTA. I, along with the IRTA staff, look forward to working with you as a valued member.

Sincerely,

Jessica Hoselton
IRTA Executive Director

IRTA Information

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IRTA Mission Statement

The Illinois Retired Teachers Association is a not-for-profit, non-partisan organization of retired educators. The Association serves the needs and interests of its members through advocacy, education, cooperation and socialization in a flexible organizational structure.

IRTA Website: Create A Profile

If you need assistance creating an online IRTA Member Profile, please contact the IRTA Office at 1.800.728.4782.

IRTA Grassroots Advocacy

The IRTA encourages you to make your voice heard on important legislative matters. Voter Voice is IRTA's online grassroots advocacy and lobbying tool. Voter Voice makes it possible for you to directly engage with your elected officials by investing as little as 1-2 minutes of your time, from the convenience of your home.

The IRTA utilizes proven internet-based technology tools from Voter Voice to launch and manage grassroots lobbying campaigns and other governmental affairs activities. This process will only take a few clicks of your mouse to complete, but it is an extremely effective method of mobilizing IRTA members across Illinois into action on legislative issues that are important to you. By working alongside our members, and speaking with one collective voice, the IRTA will continue to maintain its presence as a powerful advocate on behalf of the Illinois retired teacher community.



1.800.728.4782
www.irtaonline.org

IRTA Member 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. Contact AMBA at 800.258.7041 for additional information.

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. To find out more about this benefit through IRTA, contact AMBA at 800-258-7041.

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! To find out more about this benefit available through IRTA, contact AMBA at 800-258-7041.

**Contact AMBA at 1.800.258.7041 for additional information on items marked with an asterisk.*

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. 800.258.7041 / myAMBAbenefits.info/irta

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. To learn more, or obtain enrollment information, contact AMBA. *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%. To learn more, or to obtain enrollment information, contact AMBA.

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. Contact AMBA at 800.258.7041.

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, Repatriation / Repatriation, Return Transportation, Escort Transportation, Non-Injury Transportation, Minor Children/Grandchildren Return, Mortal Remains, Vehicle Return, and World Wide Coverage. Anyone signing up for a 5 year or lifetime MASA membership will receive a Free MY ID Bracelet; it stores your valuable information in the event of an emergency. For information call AMBA at 1.800.258.7041.

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).

For information call AMBA at 1.800.258.7041.

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

IRTA Member Benefits

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. Please call 1.866.964.5845 to find a screening event near you, mention Priority Code CSMS-005, or visit their website for further information www.lifelinescreening.com.

HEARING PLAN DISCOUNT BENEFIT - I

TruHearing® provides a comprehensive hearing care solution for you and your immediate family members. Details of the program include:

• State-of-the-art technology

- The latest technology from top hearing aid manufacturers
- Hearing solutions for virtually every type of hearing loss
- Significantly lower prices on the same models sold at retail locations

• Personalized Care

- Guidance and assistance from a TruHearing Hearing Consultant
- Local, professional care from a TruHearing provider in your area
- A hearing exam plus 1-year of follow-up visits for fitting and adjustments

• Help Along Your Way

- A worry-free purchase with a 60-day risk free trial and 3-year warranty
- 80 free batteries per aid included with non-rechargeable models
- Guides to help you adapt to your new hearing aids

To learn more or set up an appointment with a provider near you, contact a TruHearing Hearing Consultant at (877) 653-9373 and tell them you are an Illinois Retired Teachers Association (IRTA) member.

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. To activate, visit www.startheating.com/partners/AMBA or call 1-888-200-5701 and use the code AMBA.

Travel

RENTAL CAR DISCOUNTS* - I

Please see myAMBAdiscounts.com.

ORLANDO EMPLOYEE DISCOUNTS - I

Save up to 35% on Your Orlando Vacation! Visit <http://www.orlandoemployeediscounts.com/member-login/?uname=ILRTA> for all the details.

ROAD SCHOLAR* - I

Association members receive exclusive discounts on educational travel. For details on upcoming trips visit www.roadsscholar.org/AMBA.

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. View our rail vacations at www.vacationsbyrail.com or speak with a rail specialist by calling 877-929-7245. Reference Group Number IRTA2024 at the time of reservation for additional savings.

Technology

DELL COMPUTER DISCOUNT* - I

Please see myAMBAdiscounts.com.

APPLE DISCOUNTS* - I

Please see myAMBAdiscounts.com.

Specialty Discounts

FLOWER DISCOUNTS* - I

Save up to 15% on discounts from 1.800.Flowers when ordering by phone at 1.800.356.9377, or online at www.1-800-Flowers.com. Use promotion code "AMBA" to receive your discount.

myAMBA dining.com* - I

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

VETERINARY PET INSURANCE* - I

Veterinary Pet Insurance (VPI) is providing IRTA members with a 5% discount on new pet insurance policies! Members have two easy ways to learn about the benefits and receive a quote. Members can visit www.petinsurance.com/irta-online or call 877-PETS-VPI (877-738-7874) and mention they are members of the Illinois Retired Teachers Association.

myAMBA discounts* - I

MyAMBA discounts 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.

To activate your new myAMBA discounts membership, follow 3 easy steps!

1. Go to myAMBAdiscounts.com and enter your email.
2. Enter activation code: `ambasavers`
3. Register your basic information and sign up for email alerts. Here you may opt-out of the dining upgrade if you do not wish to join that program. It is not necessary to add your credit card information to take advantage of Passport's discounts.

Political Action Committee

The Illinois Retired Teachers Association PAC (IRTAPAC) is a voluntary not-for-profit, unincorporated association established in the State of Illinois. IRTAPAC is organized to protect, preserve and improve benefits for individuals receiving a pension from the Illinois Teachers' Retirement System. Contributions to IRTAPAC will be used to enhance political awareness of IRTA members and increase their contacts with elected officials and candidates.



You can now donate to IRTAPAC and protect the status of retired teachers by donating just \$1.00 a month through pension deduction. The form can be found below or on the IRTA website at www.irtaonline.org.



Please detach the form below and mail to IRTA.

***Please be sure to include your signature and social security number.**

IRTAPAC Donation Form

828 S. Second St., 4th Floor • Springfield, IL 62704 • 1-800-728-4782

e-mail: irta@irtaonline.org • webpage: www.irtaonline.org

IRTAPAC Donation – I hereby authorize the Teachers' Retirement System to DEDUCT my IRTAPAC donation in monthly installments of \$1.00.

(Signature Required on line above)

Social Security # _____

(Only last 4 digits required on line above)

Please print or use your return address label.

NAME LAST FIRST MI DOB

ADDRESS CITY STATE ZIP RETIREMENT YEAR

PHONE () E-MAIL

Sign
Up
Today!

Illinois Retired Teachers Association Foundation

Mission Statement

Serving the needs of people through leadership development, growth in self, and service to all mankind.

History

In 1985, after identifying a large number of former educators who were experiencing financial difficulties because of low pensions and rising inflation, the IRTA established the Illinois Retired Teachers Association Foundation, Inc. The initial purpose of the Foundation was to build an endowment to provide assistance to retired educators. Since that time, the Foundation has assisted retired educators with living expenses, provided scholarships to aspiring teachers, worked to protect the rights of the elderly, and provided grants to educators.

Service - Aid to Retired Teachers

The Foundation provides monthly financial assistance to retired educators who are living in times of acute financial stress. In addition, emergency assistance is also given on an as-needed basis.

Excellence in Education Grants for Teachers

The Foundation has a statewide program that allocates approximately \$42,000 in grant money to public school educators (Pre-K through 12) for special student projects.

Growth - Scholarships

The Foundation believes that the future of education rests within the minds of well-trained educators. To help nurture the future of teaching, the Foundation provides scholarships to promising college students who are pursuing teacher certification.

Helping - How can you help?

The Foundation would also appreciate your financial assistance. Gifts, large or small, will allow the Foundation to continue to provide its services. All contributions are tax deductible. If you would like to make a contribution, please send it to the Illinois Retired Teachers Association Foundation, 828 S. Second St., 4th Floor, Springfield, IL 62704.

IRTA

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