



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 LONG TERM CARE POLICY\* - 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.

### **RECOVERY CARE HOSPITAL INDEMNITY\* - 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.

### **HOME CARE PLUS\* - 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.**

### **TAX-DEFERRED ANNUITY (FOR LONG-TERM CARE BENEFITS - ANNUICARE)\* - E**

AMBA offers a Single Premium Tax-Deferred solution for your retirement featuring tax-deferred accumulation of interest, guaranteed competitive interest rate, multiple payout options, income you won't outlive, and a nursing home waiver. For information call AMBA at 1.800.258.7041.

### **FLEXIBLE CHOICE CANCER, HEART ATTACK & STROKE POLICY\* - E**

This IRTA endorsed program will pay a lump sum benefit from \$5,000 to \$100,000 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.

### **FINAL EXPENSE WHOLE LIFE POLICY\* - 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 Member Benefits**  
Call Paul Strid: 708-347-7081

[Paul.strid@amba.info](mailto:Paul.strid@amba.info)

[www.irtaonline.org](http://www.irtaonline.org)  
1.800.728.4782

### **TERM LIFE EXPRESS\* - 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.

### **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. 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.

### **CHILDREN'S WHOLE LIFE INSURANCE\* - 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

## 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](http://www.lifelinescreening.com).

## HEARING PLAN DISCOUNT BENEFIT - I

As an IRTA member, you and your spouse are entitled to free annual hearing screenings and special discounts on hearing aids. For more information, please contact Hear in America at 1.800.286.6149 or visit [www.hearinamerica.com](http://www.hearinamerica.com).

## AMERICAN HEARING BENEFITS (AHB)\* - I

With AHB, IRTA members are entitled to a FREE annual hearing screening for you and your immediate family, referrals to AHB'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 [americanhearingbenefits.com/partners/amba](http://americanhearingbenefits.com/partners/amba) or call 1-888-200-5701 and use the code AMBA.

### Travel

## RENTAL CAR DISCOUNTS\* - I

IRTA members are eligible for discounts on rental cars with three major chains.

Hertz / 800.654.2210 / [www.hertz.com](http://www.hertz.com)

Discount Code: I860896

Avis Car Rentals / 800.331.1212 / [www.avis.com](http://www.avis.com)

Discount Code: G725000

Budget Car Rentals / 800.455.2848 /

[www.budget.com](http://www.budget.com)

Discount Code: X925500

## 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

The not-for-profit world leader in educational travel offers 5,500 educational tours in all 50 states and 150 countries. AMBA association members, first time Road Scholar participants, are eligible for either a \$200 gift certificate good toward any international adventure, or a \$75 gift certificate good for any North American Adventure. When you sign up for a Road Scholar catalog, a gift certificate will be credited to your household for future use. To learn more, visit [www.roadscholar.org/AMBA](http://www.roadscholar.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](http://www.vacationsbyrail.com) or speak with a rail specialist by calling 877-929-7245. Reference Group Number IRTA2015 at the time of reservation for additional savings.

## GLOBUS VACATIONS - I

Travel with Globus family of brands or Avalon Waterways and earn extra savings through your IRTA membership. For travel destinations and current promotions, please visit the Globus website at [www.globusfamilygroups.com](http://www.globusfamilygroups.com) or visit the IRTA website for more information. When booking individual trips, please contact the IRTA Office for special discounts. Traveling as a group of 8 or more? Call your local Globus representative, Austin Stacey at 1-866-821-2752 for assistance and additional incentives!

### 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.\* Call 800-699-4311 or visit Liberty Mutual ([www.libertymutual.com/irta?src=aff\\_4w-pb\\_m\\_0120138\\_irta](http://www.libertymutual.com/irta?src=aff_4w-pb_m_0120138_irta)) to get a free quote.

\*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

IRTA members are eligible to get a discount on Dell computers. To take advantage of the Dell program, please visit [www.Dell.com/mpp/amba](http://www.Dell.com/mpp/amba) or call 866.257.4711. Be sure to mention Dell ID Code: GS530005355936.

## APPLE DISCOUNTS\* - I

Apple and IRTA have included you in a special program. You qualify for preferred pricing on some of the latest Apple products and accessories.\* This program includes special discounts on Apple products, quarterly promotions, free engraving on iPods, and online custom product configuration. Call 1.800.MY.APPLE and identify yourself as an eligible participant purchasing from the Apple Association Member Purchase Program. You can also visit: <http://store.apple.com/us/go/eppstore/amba>. \*Discounts not available on all items.

### 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](http://www.1-800-Flowers.com). Use promotion code "AMBA" to receive your discount.

## myAMBAining.com\* - I

MyAMBAining.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.myAMBAining.com](http://www.myAMBAining.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](http://www.petinsurance.com/irta-online) or call 877-PETS-VPI (877-738-7874) and mention they are members of the Illinois Retired Teachers Association.

## 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.

To activate your new myAMBAdiscounts membership, follow 3 easy steps!

1. Go to [myAMBAdiscounts.com](http://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.