



January 2017

Member Benefits Booklet

Assured Life Association is a not-for-profit Life Insurer organized to give back revenues to its member customers through direct benefits such as college scholarships and summer camp grants for youth and through discounts on other products and services. The Society also has a member-directed matching charitable giving program. Four national community service projects are promoted among Society member customers each year.

Assured Life Association was founded under a single plan to bring together a community of caring individuals looking for assurance of reliable life insurance coverage and to help others in their local communities through member-directed service projects. Today, the Society is a not-for-profit life insurance provider that gives back revenues to its member customers and their communities in the form of direct member customer benefits and support of local charitable organizations. A stable, reliable organization, Assured Life has been working with member customers for over a century for their benefit and the communities in which they live.

Our organization is built on the principals of Hospitality-Service-Loyalty-Protection; our common bond. Your involvement offers you the

opportunity to help yourself with reliable insurance coverage and others through the Society's national member service campaigns.

Regardless of the reason for joining our Society, whether it was for the insurance protection, additional member benefits or to help others in need, we hope that you will take full advantage of your membership.

We have two main categories of membership; benefit member and social member.

A benefit member is a person age eighteen years or older, and who has been issued and currently owns an insurance or annuity certificate issued or assumed by the Society. Benefit Members have the right to vote in the corporate and business matters of the Society, including directly electing the board of directors and amending the articles of incorporation and bylaws,

and participate in a local camp/lodge as well as national service events.

A social member is a person age eighteen years or older who does not carry an insurance or annuity certificate with the Society. A social member may participate in a camp/lodge, volunteer activities and national service events, but cannot vote in the corporate and business matters of the Society.

Junior and Associate members are two additional categories of membership. Junior and Associate members are insured under an insurance or annuity certificate issued or assumed by the Society, but do not own the certificate. Junior and Associate members may access all fraternal benefits, but do not have a vote in the corporate and business matters of the Society.

TABLE OF CONTENTS

Insurance Benefits	2
Fraternal Benefits	3-5
National Member Service Campaigns	5-6
Home Office Contact Information	6



ASSURED LIFE
ASSOCIATION

Located At: 6030 Greenwood Plaza Blvd., Suite 100
Greenwood Village, CO 80111

Mailing Address: PO Box 3169
Englewood, CO 80155

(800) 777-9777
www.assuredlife.org

Insurance Benefits

Young Estate Starter—The Young Estate Starter is a Single Premium Increasing Convertible Term Life Insurance certificate to age 25. Designed for your children, grandchildren or even great-grandchildren between the



ages of 0–18, the Young Estate Starter provides an increasing amount of term life insurance to age 25. One unit of coverage provides \$10,000 of term life insurance coverage to the

certificate anniversary following the attained age of 18. Then coverage increases to \$25,000 until the attained age of 18. Then coverage increases to \$25,000 until the certificate anniversary following the attained age of 25—all for a single premium of \$395 plus \$12 annual dues.

Then, the certificate automatically converts to permanent whole life insurance with a \$100,000 face amount per unit. The premium for the permanent whole life conversion certificate will begin at age 25 according to the plan of whole life insurance issued by the Society at that time. You may purchase up to 3 units of coverage. This insurance product

is offered only through the home office and is not available through any agent. Not available in all states—call the home office for availability in your state.

Finish Line Member Annuity—Our Finish Line Member Annuity is a flexible premium retirement annuity available for an initial premium of \$500, plus the \$12 annual dues. The current interest crediting rate is 2.50%. And the rate is guaranteed to never drop below 2.50%. You may make additional contributions into your Finish Line Annuity at any time.

Surrender charges apply for the first 9 years for early surrender of the annuity.

Surrender-free withdrawals of up to 10% per year are allowed after the first year. This annuity product is offered only through the home office. Not available in all states—call the home office for availability in your state.



Medicare Supplement Insurance—Medicare Supplement Insurance is just what it sounds like; it is insurance coverage that supplements the benefits a senior member receives through Medicare.

Medicare provides important benefits for hospital and doctor expenses, however Medicare does not cover 100% of your expenses. That is where a Medicare Supplement Insurance certificate can help. The Society currently offers 7 different Medicare Supplement plans, depending on the state, all with slightly different benefits and premiums. Premiums are dependent upon where you live.

This insurance product is offered only through an agent; the home office can put one in touch with you.



Not available in all states—call the home office for availability in your state.

Whole Life 2013—A permanent Whole Life Insurance Plan just for our members and their families and friends.

Product Features:

- Issue Age 0-80
- Guaranteed Level Premiums & Cash Values
- Level Death Benefit
- Minimum Face Amount: \$10,000 (\$25,000 in the state of Washington)
- Fully Underwritten
- Medical requirements for

certain ages

- Optional Riders to add to the Whole Life 2013 include the Children’s Term Insurance Rider, Waiver of Premium Benefit Rider and Accidental Death Benefit Rider. Not available in all states—call the home office for availability in your state.



Fraternal Benefits

Educational Benefits

Seniors' Scholarship Program—applicants must be **benefit members** 55 years of age or older and enrolled in a short-term learning course. Awards are provided directly to the member in amounts up to \$100 each, and are limited to one award per benefit member per calendar year.

National College Scholarship Program—applicants must be **benefit members, children or grandchildren of benefit members**, and must be a senior in high school, an undergraduate or graduate student, and be taking a minimum of 12 credit hours. Awards range from \$500 to \$2,500 and the number of awards varies each year. Application requirements are



published each year and due March 15.

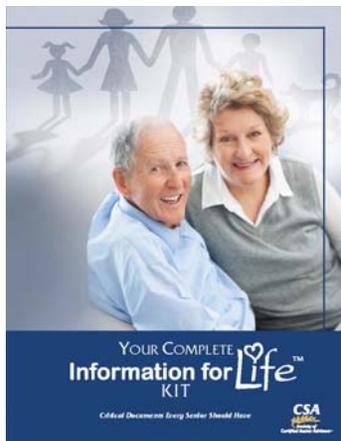
Education Online Toolkit—an online college resource toolkit where **social and benefit members** and their family can find information they need to ensure success as a college student—all in one place.

Summer Camp Grant Program—applicants must be **benefit members, children or grandchildren of benefit members**, or sponsored by a local Camp/Lodge. Camp grant awards are provided to youth participating in a camping experience. The maximum camp grant is

\$100 per camper. Deadline for applications is May 15 each year.

Life Benefits

Information for Life Kit—is a tool that allows members to put together a comprehen-



sive compilation of their personal, legal, medical and financial information all in one booklet. This booklet is a specially designed product from the Society of Certified Senior Advisors.

Assistance to Orphaned Children—the Society provides monthly financial support to a **benefit member's children's legal guardians** if both parents die; payable at the following benefit rates:

- age 0 - 5: \$200 per month
- age 6 - 12: \$250 per month
- age 13 - 18: \$300 per month

Newborn Child Protection Benefit—applicants must be **benefit members**. The Society



provides \$2,500 upon the death of a benefit member's newborn child within 60 days of birth; if both parents qualify as benefit members this benefit increases to \$3,750. A \$1,000 benefit is paid when a child of a benefit member is stillborn, or miscarriage occurs at least 30 weeks after conception. If both parents qualify as benefit members this benefit increases to \$1,500.

Medical Assistance Benefit—provides **benefit members** up to \$2,500 for out-of-pocket medical expenses as a result of being diagnosed with or disabled from Multiple Sclerosis or Tuberculosis.

Member Discounts

Auto/Homeowners Insurance

—MetLife Auto & Home, a leader in quality auto and home insurance, has



been selected to provide Assured Life Association members with exclusive discounts and savings. Call now and start saving right away: **1-877-491-5089!**

Philips Lifeline—an easy-to-use personal response service that ensures that older adults and those with chronic medical conditions living at home get quick assistance whenever it is needed **at the press of a button**—24 hours a day, 365 days a year—for an affordable monthly fee. The activation fee is waived for **benefit and social members** and their families—a savings of up to \$80.00. Call Assured Life Customer Service for the current activation code.

Important—*Philips Lifeline is available at participating programs only. Not to be combined with any other offer. Applicable tax may be applied. Monthly service and shipping and handling fees apply. Minimum stay on service may be required. Activation fee varies.*



Enhanced Benefits Card – a multi-product savings program is available to benefit members and their families (**Not Available in MT, VT, or AK**).

-Prescription Drug Savings – EBC Card members and their families have direct

access to prescription discounts.

Nearly 9 out of 10 local, regional and national pharmacies will accept your discount card, including all major chains (Walgreens, CVS, Wal-Mart, etc.), and pharmacies located in grocery stores. Members save 10-70% on prescription drugs that are not covered by Medicare, Medicaid or insurance, and there are no restrictions or limits on how many times the card can be used.

-Dental Savings – EBC Card members have access to over 100,000 dental locations nationwide through the DenteMax dental network. Savings typically range from 15 - 40% below usual charges.

-Vision Savings – The Outlook Vision provider network

More Fraternal Benefits

consists of highly qualified eye care professionals who are credentialed and contracted through Outlook Vision. Members and their families will receive discounts on eye exams (in select areas where approved) and purchase of eyewear at nearly 11,000 optical locations. You also have affordable access to quality LASIK eye surgery. Savings on Lasik procedures will range from 10-50% off the national average price for LASIK.

-Hearing Savings – Beltone Hearing Centers offer members a free hearing test and a 15% discount on hearing aids through any Beltone Hearing Center. You may be able to save even more through American Hearing Benefits. Savings of nearly 50% off the cost of most hearing aids is offered through American Hearing Benefits.

-Lab Tests – Through the lab test benefit, you have the ability to access all types of laboratory tests for multiple conditions without a physician's referral, and at nearly half the typical cost.

-Imaging – You and your family can receive significant savings on advanced diagnostic imaging procedures such as MRI and CT scans, with access to over 2,900 radiology centers nationwide.

-Telemedicine – Talk with a doctor 24 hours a day, 7 days a week. Around-the-clock access to talk one-on-one with a physician is available through the telemedicine benefit. Whenever a doctor's advice, answers, medication prescriptions, or even diagnosis is needed, 24/7 doctor is there.

How to Get your Free Card:

You can download and print your EBC Card directly from our website. Go to our homepage and hover your mouse over the Member Benefits link and select "Enhanced Benefits Card" from the drop-down menu or call our office to get your free ID Card. Present your membership card at any participating provider to receive your savings.

Important To Note: *The EBC Card is NOT INSURANCE, but provides discounts at certain providers for health care services. The member must pay for all health care services at the time of service, but will receive a discount from those providers who have contracted with the program. Please see <http://ala.ebccard.com> for more information including the terms & conditions & Privacy Notice. Providers may not be available in all locations. **NOTE: Not available in Montana, Vermont or Alaska.***



LifeLock Identity Theft Pro-

tection—LifeLock, an industry-leader in identity theft protection, uses the patented LifeLock Identity Alert system to help ensure you remain the only you. As an Assured Life Association member, you will be entitled to a special 30-day risk-free offer and 10% off LifeLock membership. That's just \$9.00 a month or \$99.00 annually for LifeLock Standard™ service. For details and information on how to sign up for this fantastic benefit, call 1-800-416-0599 and give them promotion code AFFINITY30.



American Hearing Benefits— As a member of Assured Life Association, you are eligible for American Hearing Benefits (AHB). This free hearing benefits program gives you and your immediate/extended family access to free hearing consultations and discounts on hearing aids through their nationwide network of hearing professionals.

Member Benefits Include:

- Discounts on today's latest technology, including hearing aids and tinnitus treatment products
- Free annual hearing consultations for you and your family
- Access to a nationwide network of 3,000+ hearing locations
- Free one-year supply of batteries (40 cells per hearing aid purchased)

- One-year of free office visits (limit of 6)
 - 60-day trial period*
 - Free Deluxe Warranty Plan, including loss and damage*
 - Financing plans available (subject to credit approval)
- To learn more or to schedule your free consultation with a provider near you call (888) 900-4819 or visit Society Website.

**Professional service fee may apply*



PerksCard Online Network Savings Benefit—As a valued Assured Life member, PerksCard gives you hundreds of ways to save! Sign up today for savings on everything from local restaurants, gift cards and movie tickets to special insurance and benefit plans. So many ways to save everyday. Sign up today and even download the free mobile app for discounts on the go.

The **Assured Life Discount Travel Program** makes your travel and vacation planning easy and affordable! Take advantage of exclusive member savings on Cruises, Tropical *fun-in-the-sun*-Caribbean Getaways, Escorted Tours to Worldwide Destinations, Hotels, Vacation Property Rentals, Car Rentals and Orlando Vacations. Start planning your next travel or vacation now.

Fraternal Benefits Con't...



Emergency Assistance PLUS—is now available to members and their families. You'll get medical assistance that's invaluable: Emergency Medical Evacuation, Transportation Home, Travel Assistance, Personal Security Services and many other benefits! Best of all, as an Assured Life Member, you are **GUARANTEED** low group rates and cannot be turned down. For more information, visit our website or call toll-free 1-855-529-8715 and a friendly Customer Service

Representative will assist you.

The **Office Depot® Discount** provides members with an online website and downloadable discount card to be used online or in a store to receive discounts on literally thousands of items. 93,000 items available below retail; with 3,000 of the most com-



monly used products at 15% off retail web pricing.

Life Line Screening Benefit – Life Line Screening is a mobile medical screening service. This service provides early detection of potential health problems leading to stroke, aortic aneurysms, arterial disease and osteoporosis at group discounted rates. Members can make appointments over the phone for screenings at convenient local locations. The true value of these screenings enables Members the

opportunity to detect life-threatening conditions at an affordable cost of only \$135!



Charitable Matching Donation Benefit

Growth Ring Matching Gift—An Individual **benefit member's** charitable donation to a non-profit organization is matched by the Society (up to \$250 per member per year) and mailed directly to the charity or organization along with the personal check from the benefit member. Donations and the matching gift can be given to nonprofit organizations recognized as such by the IRS. Request Forms are available on Society website or call the Fraternal Department.

Research Benefit

Seniors' Research Team—The health, financial and



social needs of seniors are different and more complicated than those of any other age group. Assured Life Association wants to respond to the changing needs of our senior **benefit members** and their families through its very own **Seniors' Research Team**.

If you or a family member need help finding the answer to a question related to senior needs or services, just sit back and relax and let us do the legwork and research for you. We will find the answers or resources available to your specific needs or situation and report back to you our findings—**FREE**. Just call our Seniors' Research Benefit Call Center at (866) 559-2395.

National Member Service Campaigns



Service is one of our most important core principles. Helping others in need is what we are all about. Our Society promotes and encourages member involvement in four national service campaigns. You can find

additional information on our website under the tab "national service campaigns."

January & February

Operation Purple Campaign

Consider helping us help the National Military Family Association in support of its "Operation Purple" summer camp program! Funds raised will help to send the children of our nation's military families to summer camp.

First Saturday in May Join Hands Day

JOIN HANDS DAY is the only national volunteer day on the Seasons of Service calendar that specifically targets and develops relationships between young people and adults through neighborhood volunteering. Youths and adults work together on an equal basis to plan, organize and implement the day's activities. Building relationships across generations re-

stores confidence, trust and respect for each other and creates a sense of community.

Summer – Fall

National Member Food Drive

The need for our national member food drive is as important as ever and one that our Society is becoming known for in the fraternal community. For 1 in 6 people here in the United States, hunger is a reality. Whether you donate money

(Continued on page 6)



National Member Service Campaigns

(Continued from page 5)

to a local food bank or pantry or put together a food drive, you are helping us feed the hungry!

November – December Operation Santa's Elves

Operation Santa's Elves is a national service campaign designed to help bring the joy of Christmas and Santa to the lives of needy children right in our own neighborhoods.

We invite you to participate

in Operation Santa's Elves by seeking out a local organization or program that assists in providing Christmas gifts to kids that would not otherwise receive anything for Christmas. Regardless of the program or its name, we want to count it towards Operation Santa's Elves.

Contacting Your Home Office

If you have any questions, or are interested in any of the insurance, member or camp/lodge program benefits, please feel free to call the Fraternal or Customer Service Departments at the Home Office at (800) 777-9777. When calling the Home Office, and the auto-attendant answers the phone, press 3 for Customer Service. You may also press 1 and then the extension number of the staff member you are trying to reach.

Our goal is to make communication with the home office easier. Customer Service is staffing the phone system so that in most cases, you will hear a live person on the phone. If the staff member that you are trying to reach is not at his/her desk or is assisting others, **PLEASE** leave a voice message and we will return your call as soon as we are able.



Located at:

6030 Greenwood plaza blvd
Suite 100
Greenwood village, CO 80111

Mailing address:

Assured Life Association
PO box 3169
Englewood, CO 80155-3169

800.777.9777



A list of Departments and Home Office Staff are included below.

**Life Insurance Operations
Customer Service
(800) 777-9777**

Diane L Muller, VP of Operations/Secretary;
Ext. 3830

Email: dmuller@assuredlife.org

Customer Service

Email: assuredservice@assuredlife.org

Customer Service can assist you in a multiple of ways. If you have any questions regarding your life insurance certificates, life insurance premium payments, life certificate service requests, fraternal benefits, new or additional life insurance coverage, etc., call Customer Service for assistance.

Michaela Franklin, Supervisor Membership Services; Ext. 3823

Heather Fitzsimmons, Administrative Assistant, Receptionist, Customer Service Representative, Claims & Processor; Ext. 3834

President's Office

Gary R Wheeler, President & Treasurer; Ext. 3810

Email: gwheeler@assuredlife.org

Fraternal Department

Jerry Christensen, Vice President; Ext. 3773—
Direct Line (303) 468-3773

Cell Phone: (303) 908-4446

Email: jlc@assuredlife.org

Customer Service provides support for the Fraternal Department and inquiries regarding fraternal benefits may also be directed to that department.

Medicare Supplement Insurance Members call our Medicare Supplement administrative office at 877-223-3666 for customer service. For Medicare Supplement Claims call 877-223-4244.

Questions regarding any of the member benefits and/or discounts can be directed to the Fraternal Department at 800-777-9777, Ext 3773 or fraternal@assuredlife.org.