



July 2018

Member Benefits Booklet

Honoring our promises to pay...

Assured Life Association's mission is to use the power of ingenuity and the spirit of community to create financial security and value for our members.

Assured Life Association was founded under a single plan to bring together a community of caring individuals looking for the assurance of life insurance coverage as well as the opportunity to help others. The Society is a not-for-profit life insurance provider offering life insurance, annuities and Medicare Supplement insurance to its members. From profits earned, Assured Life gives back to its members many advantages including college scholarships, summer camp grants and matching charitable giving; and through discounts on other products and services. Four national community volunteering and service projects are promoted among Society member

customers each year.

A stable, different kind of organization, Assured Life Association has been working with member customers for more than a century for their benefit, not for shareholders.

We spring from the values that were established when our Society was founded – the values we have nurtured and adhered to since 1890.

Hospitality represents the community of member customers joining together in common interests, values, visions, ideas, friendship, ethnic background, goals and community service.

Service represents giving back to the community through member-directed service projects and volunteer campaigns.

Loyalty represents faith in God, an undivided allegiance to our country and the belief in and commitment to community.

Protection represents reliable insurance and other related products that serve the family.

We are good neighbors. From these core values we have created a culture of trust with our members, and with each other.

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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 certificate anniversary following the attained age of 25—all for a single premium of \$395 plus \$12 annual dues. On the certificate anniversary following the 25th birthday, the certificate converts to permanent whole life insurance with a \$100,000 face amount per unit, without having to provide further evidence of insurability. 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 in-

surance 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 the costs. 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 you in touch with one of



representatives if interested. 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.



Member 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.

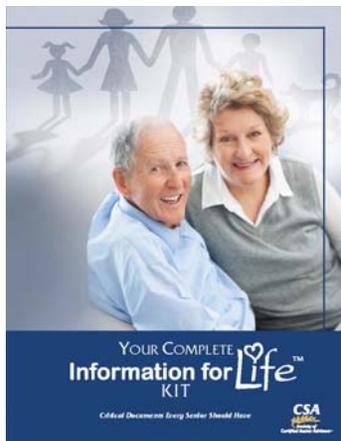
Education Online Toolkit—an online college resource toolkit where **social and benefit members** and their family can find information they need to ensure success as a college student—all in one place.

Summer Camp Grant Program—applicants must be **benefit members, children or grandchildren of benefit members**, or sponsored by a local Chapter. 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.*

The Enhanced Benefits Card

EBCcard.com

Enhanced Benefits Card – a multi-product savings program is available to benefit members and their families.

-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 with pharmacies located in grocery stores and independently owned pharmacies providing the best savings. Members save up to 65% 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 can range up to 40% below usual charges.

-Vision Savings – The Vision provider network consists of

More Member Benefits

highly qualified eye care professionals who are credentialed and contracted through their nationwide network. Members and their families will receive discounts up to 50% on eye exams (in select areas where approved) and on the purchase of eyewear at over 11,000 optical locations.

You also have the opportunity to visit their preferred nationwide LASIK providers. Once you have your ID card, make an appointment with any participating vision provider and show them your EBC Card which includes the vision logo.

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 list 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: *This is Not Insurance. Not Available in AK, MT and VT.* It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. WellCardRx does not qualify for essential coverage under the Affordable Care Act (ACA-ObamaCare). Cardholders are responsible for paying the discounted cost at the time of service from participating providers. WellCardRx has no membership fee nor is participation in any organization or purchase of any good or service re-

quired to obtain or use WellCardRx. WellCardRx will not share or sell your personal information. The discount plan organization is Access One Consumer Health, Inc., 84 Villa Road, Greenville, SC, 29615, www.accessonedmpo.com. This program is not available to residents of Montana, but may be used by non-residents at participating Montana providers. Other state residents: visit www.WellCardRx.com for full disclosure statement.

The DMPO does make available a list of all program providers which includes their name, city & state, and medical specialty prior to purchase, upon request.



LifeLock Identity Theft Protection—More Detection. More Protection. **Get 30 Days Free and 10% off your first year of LifeLock identity theft protection.*** Sign up from our website or call 1-800-LifeLock (543-3562) Use Promo Code AFFINITY30. *Terms apply.



Hear In America Hearing Plans—As a member of Assured Life Association, you are eligible for Hear In America hearing care benefits with no enrollment fees and no premiums. You and your immediate/extended family now have access to free hearing consultations and discounts on high quality hearing aids through their nationwide network of hearing professionals. To register, call (800) 286-6149 -

tell them you are a member of Assured Life Association.

Member Benefits Include:

- Free hearing screening for all members and their extended family, even if they live in another household
- Purchases of hearing aids at set discounted prices (approx. 35-70% off MSRP)
- 3-year repair warranties
- 3-year loss and damage coverage
- 3-year office service (clean, check, adjust)
- 3 years of free hearing aid batteries mailed from our office to each member
- Financing is available for those who qualify, including 12 months with no interest

To learn more or to schedule your free consultation with a provider near you call (800) 286-6149 to register and tell them you are a member of Assured Life Association. You can also visit their website at www.hearinamerica.com.

Perksconnect Online Network Savings Benefit—As a valued Assured Life member save at thousands of retailers in your neighborhood and around the country. Retailers such as Disney Parks, SeaWorld, Dell, Hyatt Hotels and Budget Rental Cars are just a small sampling of the partners that are offering you everyday savings. Save on discounted gift cards, travel, and event tickets. Registration is simple and FREE. Simply go to [\[edlife.perksconnection.com\]\(http://edlife.perksconnection.com\) and complete the short form. You can start saving immediately.](http://assur-</p>
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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.



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® & OfficeMax Discount provides members with an online website and down-

Member Benefits Con't...

loadable 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 commonly 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.

If you have any questions, or are interested in any of the insurance or member 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 1 for Customer Service. You may also dial the extension number of the staff member you are trying to reach or press the * key for a company directory.



Volunteering & Service



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 "Volunteer."

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

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Volunteering & Service

(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

Our goal is to make communication with the home office easier. 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.

Remember, when calling the Home Office, and the auto-attendant answers the phone, press 1 for Customer Service. You may also dial the extension number of the staff member you are trying to reach or press the * key for a company directory.

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



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

assuredlife.org

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. 3820—
Direct Line (303) 468-3820

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 3820 or fraternal@assuredlife.org.