



# LIFE

## ASSURED

## Raymond White

May 12, 1929 – December 26, 2018

It is with deepest sorrow and regret that we report the death of Raymond White, Past President and Past Director of Assured Life Association.

Ray graduated “summa cum laude” from the University of the Pacific in 1951 and continued to take graduate work at the University of Pennsylvania, San Francisco State College and Long Beach State College. He earned his Chartered Life Underwriter through the American College of Life Underwriters and the Fellow of the Life Management Institute through the Life Office Management Association.

Raymond White had a deep-seated history with our Society that began in August of 1957 when he was appointed an agent in Long Beach, California. Ray also served as State Manager for Northern California before moving to the Home Office in July of 1964. While in Denver, Ray served as Vice President and Director of Agencies before being appointed by the Board of Directors to assume the Presidency of Assured Life Association upon the retirement of Arthur J Barrett, Jr on September 30, 1975. ►

“ *All profits from the tournament will be donated to Feeding America to help those struggling with hunger in the United States.* ”

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**Golf Scramble**  
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# REMEMBERING



*Continued from cover*

Ray served as President until May of 1988. Ray also served as Chair of the Board of the Society.

During his tenure as President of Assured Life Association, Ray initiated many member benefit programs. In 1976 he established the chapter matching gift program giving chapters the opportunity to provide scholarships to members or their dependents and donations to charitable organizations with the Society making a matching gift to the same recipient. The matching gift program was the catalyst for the establishment of the Matching Gift Scholarship Program introduced in June of 1978 where the Society along with 3 chapters, provided \$2,500 in scholarships to any member or child of a member, regardless of chapter affiliation or area of residence, upon application. This program grew each year and morphed into a combination of Society provided scholarships and matching scholarships with certain chapters and individuals. In 1992, the Society Board of Directors established the Assured Life Association Scholarship Endowment Fund in the amount of \$300,000. You might say Ray White was responsible for the beginning of what has become the most influential member benefit Assured Life Association provides today.



Raymond White May 12, 1929 – December 26, 2018

Upon his retirement, Ray and his wife, Beverly, retired to Niceville, Florida where he resided until his death.

Ray resumed his long history with Assured Life Association when elected to the Board of Directors in July of 2004. Ray served on the Board of Directors until September of 2008. ■

## PLEASE ADDRESS MAGAZINE CORRESPONDENCE TO:

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Englewood, CO 80155-3169  
1-800-777-9777  
[fraternal@assuredlife.org](mailto:fraternal@assuredlife.org)

## ONLINE RESOURCES

Society Website  
[www.assuredlife.org](http://www.assuredlife.org)  
  
Society Blog  
[assuredlife.org.wordpress.com](http://assuredlife.org.wordpress.com)  
  
Facebook Page  
[facebook.com/assuredlifeassociation](https://facebook.com/assuredlifeassociation)

## BOARD OF DIRECTORS

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# NOTICE

## 2018 BOARD OF DIRECTORS ELECTION

In accordance with Section 5 of the Bylaws of Assured Life Association, "Should the number of board nominees nominated by the Nominating Committee equal the number of Board positions open to be filled, the Secretary of the Society shall cast a unanimous ballot on behalf of all Benefit Members and all board nominees declared elected without referendum by Benefit Members. "For the 2018 board election, board position numbers one, two, and three were to be elected. The Nominating Committee received three applications for the three board positions up for election, and the committee nominated all three applicants by a unanimous vote.

In accordance with the Bylaws, Diane L. Muller, Secretary of Assured Life Association, then cast a unanimous ballot on behalf of all Benefit Members in connection with the 2018 election, and declared Lance C. Foreman, Billy B. Hill, Jr. and Paul D. Jorgensen elected to the Board of Directors for the four-year term of January 1, 2019 – December 31, 2022.



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**ASSURED LIFE**  
ASSOCIATION

Visit [www.assuredlife.org](http://www.assuredlife.org)  
for more information.



# SCRAMBLE TO END HUNGER GOLF TOURNAMENT

## BENEFITING FEEDING AMERICA

**FORE!!** Assured Life Association has officially launched the 2nd (maybe) Annual Scramble to End Hunger Golf Tournament benefiting Feeding America as part of its National Member Food Drive.

"The tournament will once again be a team "mail-in" 4-person scramble. A mail-In golf tournament means that your team can golf at **any 72-par golf course** at your location and mail in the team score card. You will find full details and guidelines for the tournament on our website under Volunteer; then navigate to Scramble to End Hunger.

The tournament will include foursomes of all males, all females or mixed; however, all teams will be placed into one tournament pool unless the number of registrations allows separate male foursome, female foursome and mixed foursome tournaments.

A team registration fee in the amount \$100 (\$25 per golfer) must be mailed to the home office along with

the team registration form **before** your team golfs its tournament round. We have included a registration form on page 11 in this issue of *Life Assured*. We have created some "Buy-Out" options for some of the rules for your team to consider as well. Check out the full Tournament Rules and Guidelines for details. You can also register your team online.

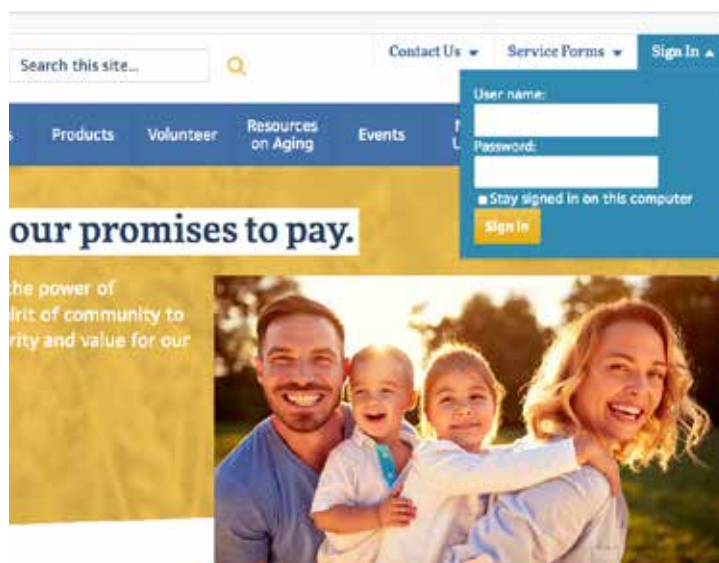
The winning team will receive at least \$260; additional team and/or individual prizes may be awarded depending upon the number of teams registered. All profits from the tournament will be donated to Feeding America to help those struggling with hunger in the United States.

Team scores must be submitted to the home office on or before September 15, 2019.



*Scramble to End Hunger Golf Tournament, Cont'd***SO, HERE IS AN ACTION PLAN FOR YOU TO CONSIDER:**

- 1** Get a foursome together to enter Assured Life's Scramble to End Hunger (at least 1 golfer from each team must be a member of Assured Life Association).
- 2** Register your team any time before you play your tournament round of golf by completing the registration form and submitting it with a \$100 entry fee.
- 3** Follow the tournament rules and guidelines or consider purchasing "buy-outs" of some of those rules and guidelines.
- 4** Golf your tournament round on or before August 31, 2019!
- 5** Submit your team score to the Fraternal Department by sending in the score card from the golf course you played by September 15, 2019.



## Website "Sign In"

### What's My Username and Password?

How do I register for online access to my certificate/policy information? I see a "Sign In" button on your website, but no place to register. How do I do that? These are questions we get frequently.

Assured Life Association does not have member insurance certificate information available for viewing or making changes to online. Our "Sign In" access is used for online member election of the board of directors (every 2 years) and voting on changes to bylaws (every 4 years). In those years, each benefit member is mailed a unique username and password specifically to use for the online election and/or bylaw amendments voting. The "Sign In" is also used by our insurance representatives appointed to sell Medicare Supplement Insurance for Assured Life.

We apologize for the confusion this link has caused. Should our situation change and we begin offering online access to insurance certificate information, we will certainly let our members know.

## ASSURED LIFE ASSOCIATION

### Financial Summary

Below is a recap of Society financial information as of December 31, 2018 and 2017 as filed in its Annual Statements:

	2018	2017
Assets	\$58,383,598	\$58,707,927
Liabilities	\$45,047,453	\$45,661,470
Surplus	\$13,336,145	\$13,046,457
Net Gain from Operations	\$62,082	\$40,414
Capital Gains	\$149,939	\$110,062
Net Income	\$212,021	\$150,476
Surplus Ratio (Surplus/Assets)	22.84%	22.22%
Number of Certificates in Force	18,389	19,318



ASSURED LIFE  
ASSOCIATION

## Be prepared for an emergency while traveling...

Learn How EA<sup>®</sup> Helps You Handle Travel Emergencies.

Assured Life Association Endorsed EA+ automatically steps in to help you with more than 20 emergency and medical services. Focus on your recovery and NOT on the costs (as well as details like lining up second opinions or flying loved ones home). EA+ will even provide a Rescue Nurse, if medically necessary, to assist with medical care during your trip home.\*

Acting right away also helps lock in your Assured Life Association Member bargain price. EA+ rates are currently as low as they can go. So when you activate EA+ right away, you're guaranteed the same low price for a FULL year.

### I already have medical insurance. Why should I activate Assured Life Association Endorsed EA+, too?

EA+ is NOT medical insurance. It's an important stop-gap between what your medical plan covers and emergency transportation expenses most health insurance plans NEVER pay.

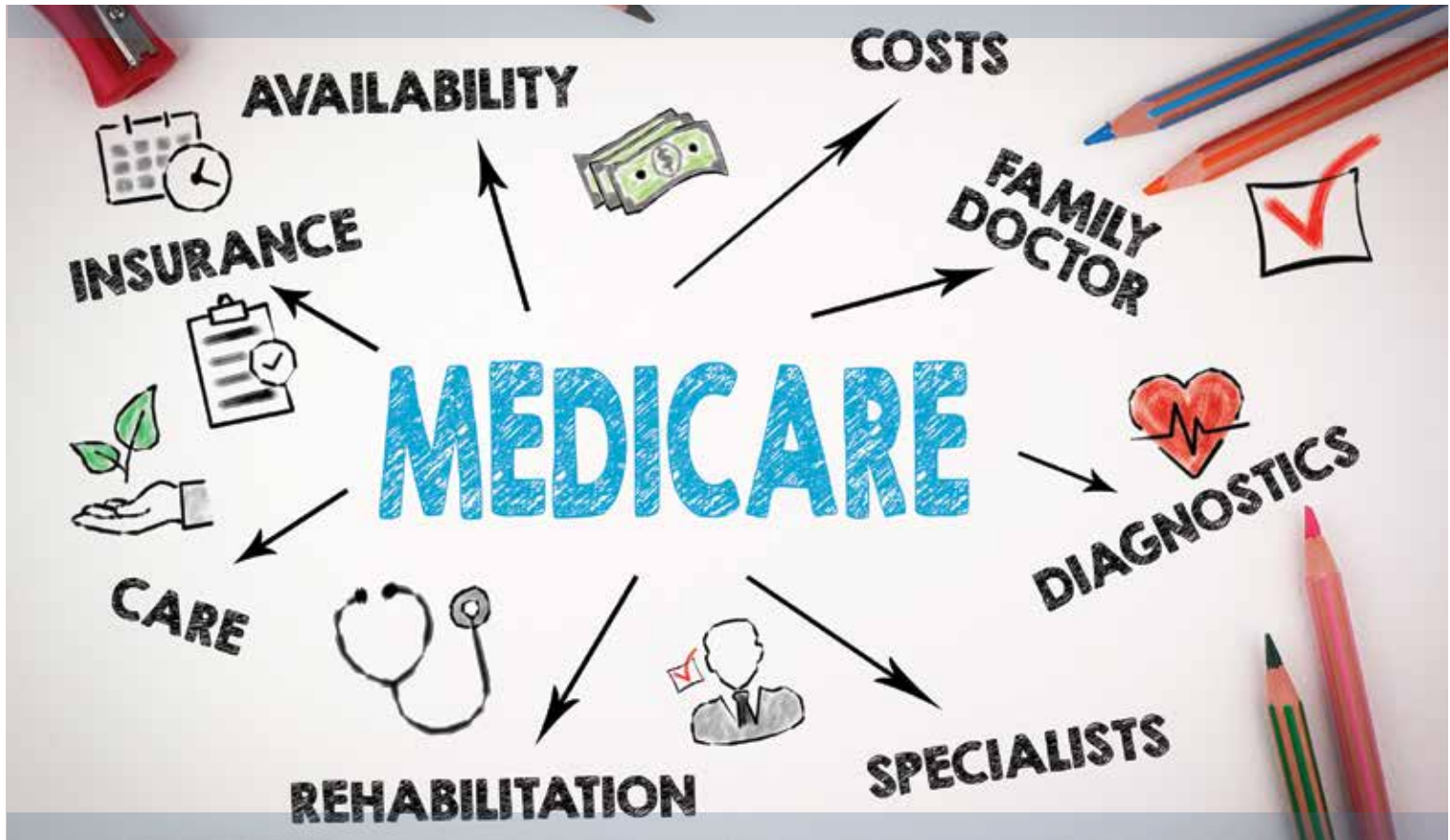
\* This is only an outline of the plans services. Please review your Member Benefit Guide carefully. EA+ is not insurance.



For more information log on to [emergencyassistanceplus.com/ala](http://emergencyassistanceplus.com/ala)

or call toll-free **1-855-529-8715** to speak with a benefit representative.

Source: September 17 2018 issue of Senior Spirit e-newsletter  
by Society of Certified Senior Advisors  
[www.csa.us](http://www.csa.us)



## SEVEN TOP SERVICES MEDICARE DOESN'T COVER

**The surprising array of health services Medicare won't cover, and how to get what you need without blowing a bundle.**

Every day, 10,000 Americans turn 65 and begin Medicare coverage. At last, they have health care coverage for life! But what many don't realize is the array of services they'll still have to pay for on their own.

Original Medicare consists of two parts, A and B. Part A covers hospital stays, skilled nursing, hospice and some home health services. However, it does come with a \$1,364 deductible per benefit period, and benefits are capped.

Part B covers doctor visits, outpatient services (think flu shot) and medical equipment. Singles who bring in less than \$85,000 (double that for married couples filing jointly) a year pay \$135.50 a month

with a \$183 deductible. Typically, you pay 20 percent of services after the deductible is met. Be aware that Part B premiums are based on tax returns from two years prior (your 2016 return for Medicare benefits in 2018).

Prescription drug coverage is provided through Part D, or you can opt for a Medicare Advantage Plan (also known as Part C) through an insurance company that will cover Part A, Part B and Part D.

Despite all the things Medicare covers, it is not a head-to-toe plan. The average couple who retires at age 65 will wind up spending another \$280,000 on health care throughout the rest of their lives. Here are the gaps you'll need to watch out for:



## VISION

Medicare will cover glaucoma, cataracts and macular degeneration. But for the routine vision checks most of us require, you'll be paying out of your own pocket. Ditto for eyeglasses and contacts. Initial exams can cost \$200, with repeat exams averaging \$125. Glasses from the neighborhood eyewear store can be an eye-popping \$200-\$400.

**Cover vision costs.** For help with the cost of eye examinations, check around for the best deal. Some opticians run specials, such as a free exam with an eyewear purchase. Costco and Sam's Club offer inexpensive exams that may justify the price of a membership. Check your local Walmart for the cost of an eye exam, too. Don't forget about a local university with a program for opticians; they may offer extremely low-cost service in return for student practice with a real client.

Online stores may have much better prices than brick-and-mortar shops. Check Eye Buy Direct for their frequent buy one, get one specials. Zenni Optical can ship you a pair of glasses for under \$12, and you can add options like anti-scratch coating. Warby Parker lets you try on their frames at home for free before you buy.

To order online, you'll need to have not only your prescription for lenses but also eye size, bridge size and temple length. If you have a pair of glasses you already wear, you can likely find the numbers printed on the frame. Or, use the handy guide at Frames Direct to get the measurements.

## HEARING

Half of seniors above age 75 have disabling hearing loss, but you'll have to hand over greenbacks for hearing aids since Medicare doesn't cover them. And hearing loss is not something you want to let go, because your brain loses its ability to interpret the signals sent by your ears as you lose your hearing. Wait too long, and hearing aids won't help.

The average price of just one hearing aid runs about \$2,300, or up to \$20,000 for specialized models. Ouch! The FDA is in the process of evaluating and rating



personal sound devices, which sell for much less. Be aware that some of these devices are junk, but look at our recommendation for a good one in the paragraph below.

**Cover hearing aid costs.** Some Costco stores and health fairs offer free screenings, but that doesn't help with the cost of hearing devices. However, a recent study found Sound World Solutions CS50+ personal sound amplifier to be nearly as good as an expensive hearing aid, although it costs only \$349 online. Check out the full study results to find other devices that performed nearly as well.

## DENTAL

The average cost per senior for annual dental care is a whopping \$685, and specialty visits will tack on more. Nearly a quarter of seniors ages 65 to 74 have severe dental disease, quite likely because dental care requires paying out of pocket. Medicare doesn't cover preventive cleanings and x-rays, nor fillings or root canals. If you need dentures, you'll have to cover them, and ditto for oral surgery to combat gum disease.

Medicare does cover treatments that are essential before someone can undergo another procedure that is covered. For example, extracting a decaying tooth prior to having open heart surgery. Yes, that's it, so keep your toothbrush and floss handy!



If you have a Medicare Advantage plan, you may have some coverage for routine visits to an in-network dentist. Advantage plans are all different, so contact your insurer to find out if you have a dental plan. Additionally, some Medicare/Medicaid dual-eligible plans offer limited coverage.

**Cover dental costs.** You may be able to qualify for treatment at a local dental school for a reduced price since students will be working on you. You can also see if your dentist will give you a cash discount or provide a payment plan. For cleanings, you can go to a new dentist and take advantage of advertised special deals for first visits. The latest research shows you really only have to visit once a year to get the same benefits provided by recommended twice-yearly cleanings.

Finally, consider traveling to get care at a lower price. Medical tourism for dental care is fairly common, with top destinations including Mexico and Costa Rica. Both countries accept U.S. dollars, and you may even be able to get reimbursement from a Health Savings Account if you have one. It's easy to search for a dentist online. If you're still nervous, search for one who attended an American or Canadian dental school, and check their reviews.

## LONG-TERM CARE

Custodial care (also known as "assisted living"), the routine care that usually pushes many older adults into nursing homes, is not covered under Medicare. This is a big one, since a 2017 Genworth Cost of Care Study found the median cost of a private room in a nursing home is about \$97,500 and the same room in an assisted-living facility costs \$45,500. With average retirement income for all Americans over 65 averaging \$31,740 per year, you can see the math doesn't add up.

Home care (for companionship, light housekeeping and cleaning, etc.) for seniors who are aging in place is also not a covered benefit.

**Cover long-term care costs.** Not everyone is going to need long-term care, but what if you do? There's no

way of telling ahead of time if you'll get lucky, or break a hip and end up in senior living. You can buy a long-term care insurance policy that will help cover costs. Premiums average \$3,560 annually for a couple in their 60s to get a policy with payouts of \$150 daily, which is less than the \$220 daily average expense. One caveat is that this coverage is usually obtained well before you need it, while you're still insurable.

“room in an assisted-living facility costs \$45,500”

Check if you qualify for VA benefits as a former military personnel or a family member of one. Finally, you may need to spend down your benefits to qualify for Medicaid, which covers you in certain facilities. You may be wise to consult an attorney regarding how to preserve wealth; doing this as early in the process as possible may give you more options.

Home health may be covered under Medicare, either as an inpatient at a skilled nursing facility (SNF) or as an outpatient. Home health always involves a skilled provider such as an occupational, physical or speech therapist, or a nurse, and this care may be limited to a number of sessions.

## MEDICAL CARE OUTSIDE THE U.S.

You're on that dream vacation in Australia, and you trip over the wastebasket in your hotel room. Or a shark bites your arm. Or that salad you ate yesterday is causing severe distress. Doesn't matter; Medicare doesn't cover you abroad. Heart attack? You're not covered. Need to be airlifted from your rafting expedition? Not covered.

**Cover care overseas.** A Medicare Advantage plan often covers emergencies worldwide, but may not pick up the tab for routine care. If you have a basic Medicare plan (Parts A and B), you can purchase an optional Medigap policy for travel. A 65-year-old male would part with between \$159 and \$236 for a plan that would handle up to \$50,000 while you're outside the U.S., or add on an

additional standalone plan for more coverage.

Before you buy a plan through Medigap, check out travel insurance that is offered through a plethora of insurance companies. Investopedia offers a short tutorial on travel insurance options with a few recommended plans just for seniors to get you started.

## OBSERVATION

Say you tweak your knee and go to the hospital, which admits you for observation for a few days. Afterwards, you need rehab for your injury. Rehabilitation involves skilled nursing care, which is covered under Part A if you've been admitted to the hospital for at least three days. But if they only admitted you for observation, you're out of luck and rehab will come out of your wallet.

**Cover rehabilitation.** Always ask the hospital to admit you. In some cases, they may refuse. Be aware that going to the hospital and even spending the night does not always mean you've been officially admitted. Read more about your hospital status and Medicare coverage here. For about \$35 (and up) per month, you can get a hospital indemnity plan that covers up to \$600 per day for a certain number of days.

## ALTERNATIVE TREATMENT

If you count on massage, acupuncture or chiropractic treatments to keep you in optimum health, don't expect Medicare to foot the bill. Medicare doesn't reimburse for your Chinese herbs, either. However, the word is that some Medicare Advantage plans may cover services such as naturopathic therapies in the future. Before paying out of pocket, always check with your insurer to

see if a service is covered.

**Cover alternative treatment.** Massage schools are a great way to get cheaper treatment. Many offer student massages once a week. Most massage companies have package plans for a reduced rate or get to know your favorite therapist and ask discreetly if they offer massages for a reduced rate at their house or yours. Ask your chiropractor or acupuncturist if she has a reduced cash price. Lastly, invest in a foam roller and see if you can go longer between sessions, or replace a session with a yoga or Pilates class covered by Silver Sneakers.

In sum, the most important thing you can do before you schedule a procedure is check with Medicare, or your Medicare Advantage insurer, to see if a procedure is covered. Secondly, check around for deals before you buy services or aids. Finally, make sure the hospital (which should be in-network if that's a requirement) is coding you as "admitted" and not "observation." It's a good idea to have a friend or family member aware of your needs so you have an advocate to accompany you.



## SOURCES

<https://www.fool.com/retirement/2017/03/02/4-surprising-things-medicare-doesnt-cover-and-how.aspx>

<https://www.kiplinger.com/slideshow/retirement/T039-S001-7-things-medicare-doesn-t-cover/index.html>

<https://www.cnbc.com/2018/05/03/medicare-doesnt-cover-everything-heres-how-to-avoid-surprises.html>

<https://www.medicaid.gov/medicaid/ltss/pace/index.html>

2019

# SCRAMBLE TO END HUNGER GOLF TOURNAMENT REGISTRATION FORM

A National Mail-In Golf Tournament Benefiting Feeding America

## TEAM MEMBERS

1.

TEAM NAME

2.

TEAM CAPTAIN

3.

ADDRESS

4.

CITY/STATE/ZIP

## FOR HOME OFFICE USE ONLY:

Chapter Location: \_\_\_\_\_

Chapter No: \_\_\_\_\_

**COPY THIS FORM AS NEEDED FOR EXTRA TEAMS**

**SUBMIT COMPLETED FORM AND REGISTRATION FEES TO ADDRESS BELOW.**

\$ \_\_\_\_\_ 100.00

TEAM REGISTRATION

\$ \_\_\_\_\_

(OPTIONAL) 4 DRIVES PER PERSON

BUY-OUT AT \$25.00 PER TEAM

\$ \_\_\_\_\_

(OPTIONAL) MULLIGANS – \$10.00 EACH

OR 3 FOR \$25 PER GOLFER – 3 MAX. PER GOLFER

\$ \_\_\_\_\_

TOTAL REGISTRATION FEES ENCLOSED

PO BOX 3169  
ENGLEWOOD, CO  
80155-3169

PHONE 303.792.9777  
TOLL-FREE 800.777.9777  
FAX 866.663.8560



ASSURED LIFE  
ASSOCIATION



## HEARING LOSS LINKED TO DEMENTIA

Trusted sources ranging from the Cleveland Clinic to WebMd and AARP are all reporting the results of many research studies indicating that hearing health is closely tied to brain health. We have known for years that untreated hearing loss is connected to depression, anxiety, fatigue, and impaired memory. Current research shows that people with untreated hearing loss also have higher risks of dementia, Alzheimer's Disease and other cognitive decline. One study states that treating hearing loss early may prevent nearly 10% of dementia diagnoses. Early studies show hearing aids may reduce these problems.

*Read more at:*

<https://www.hear-it.org/use-hearing-aids-reduces-cognitive-decline>  
<https://blog.aarp.org/2013/01/23/hearing-loss-may-speed-up-dementia/>  
<https://www.webmd.com/healthy-aging/features/hearing-loss-dementia#1>

## THE IMPORTANCE OF HEARING SCREENINGS

As with most medical concerns, early detection is important for the best treatment. Assured Life members and their extended family (including parents and in-laws) are encouraged to get free hearing screenings through Hear In America Hearing Plans. Register for your free benefits at **1.800.286.6149** or [www.hearinginamerica.com](http://www.hearinginamerica.com) with NO enrollment fees and NO premiums. For any who choose to purchase hearing aids, Hear in America also offers a package of benefits including discounts, extended warranties, and financing. Register today!



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These documents are filed with the relevant state in NY and they will be available on Justia, Phil's Auto & Home's portal, iCourt in NY and at other courts. We hereby representing, Endorsing this website.

Phil's Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliate, Metropolitan Casualty Insurance Company, Metropolitan Life Direct Property and Casualty Insurance Company.

Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company and Metropolitan Life Insurance Company of Springfield all with administrative home offices in Springfield, IL. Coverage details and documents are available in most states to those who qualify.





**ASSURED LIFE**  
ASSOCIATION

PO Box 3169  
Englewood, CO 80155  
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fraternal@assuredlife.org  
www.assuredlife.org

## BENEFITS & DISCOUNTS FOR OUR MEMBERS

*The Enhanced  
Benefits Card*

EBCcard.com

The Enhanced Benefits Card (EBC Card) is a multi-product discount program available to benefit members and their families. Below is a summary of benefits provided under the EBC Card.

*Not available in MT, VT or AK. This is Not Insurance.*

<b>Prescription Drug Savings</b>	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.), with pharmacies located in grocery stores and independently owned pharmacies offering the best savings. 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.
<b>Dental Savings</b>	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.
<b>Vision Savings</b>	The vision provider network consists of highly qualified eye care professionals who are credentialed and contracted through our 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 our preferred nationwide LASIK providers. Once you have your ID card, make an appointment with any participating vision provider and show them your Enhanced Benefits Card which includes the vision logo.
<b>Hearing Savings</b>	Through the EBC Card you and your family are eligible for American Hearing Benefits (AHB). This free hearing benefits program gives you access to free hearing consultations and discounts on hearing aids through their nationwide network of hearing professionals. Call 888-890-2875 and a Hearing Care Advisor will assist you in finding an AHB hearing location near you.

### How to Get your Free Card:

You can download and print your EBC Card directly from our website. Go to our homepage and select Benefits or call our office to get a free ID Card. Present your membership card at any participating provider to receive your savings.

**Important To Note: This is Not Insurance.** 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 required 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.



For those services not covered by Medicare members should consider Assured Life Association's member discounts. Although these discounts are not insurance themselves and do involve a cost to the member, they do provide a discount for many of the services not provided through Medicare. See the various ads throughout this issue of Life Assured for more information.

Check out these benefits and discounts on our website at: [assuredlife.org](http://assuredlife.org)

Contact Jerry Christensen at [jlc@assuredlife.org](mailto:jlc@assuredlife.org) with any questions.

## DIRECT MEMBER BENEFITS

**Seniors' Scholarship Program** - \$100 scholarship for seniors 55 and older taking a short-term educational class.

**National College Scholarship Program** - cash scholarship awards ranging from \$500-\$2,500. Application deadline is March 15 every year.

**Educational Online Resource Toolkit** - additional college scholarship search engines and other resources for college-bound students.

**Summer Camp Grant Program** - \$100 maximum camp grant awarded to each camper. Application deadline is May 15 every year.

**Information for Life Kit** - a tool that allows members to put together a comprehensive compilation of their personal, legal, medical and financial information all in one place.

**Assistance to Orphaned Children** - financial assistance to the guardians of orphaned children of benefit members.

**Newborn Protection Benefit** - death benefit of \$2,500 upon the death of newborn child - stillborn and/or miscarriage benefits of \$1,000 or \$1,500 as well.

**Medical Assistance Benefit** - provides up to \$2,500 in out-of-pocket expenses relating to diagnoses and disability from MS or Tuberculosis.

**Growth Ring Matching Gift Program** - Society matches charitable giving up to \$250 per member per year.

**Seniors' Investigative Team** - research benefit for seniors regarding issues related to being a senior.

# MEMBER DISCOUNTS



**Hear In America Hearing Benefits Discounts** - 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.



**Enhanced Benefits Card** - Multi-Product discounts provided through the EBC Card; prescription drugs savings, dental savings, vision savings and hearing savings. Get the EBC Card on Assured Life's website under benefits or call the home office to have one mailed to you.



**Auto & Home Insurance Discounts** - MetLife Auto & Home, a leader in quality auto and home insurance, has been selected to provide Assured Life members with exclusive discounts and savings.



**PerksCard Network Savings Program** - As a valued Assured Life member, PerksCard gives you hundreds of ways to save! Once you have registered online, you'll have access to exclusive discounted gift cards, printable coupons and discounts at participating merchants in your area. Find over 300 web based savings from national partners like Overstock, FromYouFlowers, AVIS and more.



**Member Discounted Travel Program** - The Member Discounted 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.



**Phillips Lifeline** - A 24-hour a day, 7 days a week, 365 days a year personal response service when medical assistance is needed. Activation fee waived for Assured Life benefit members.



**Emergency Assistance+** - Providing emergency assistance during your travel in the United States and abroad: Emergency Medical Evacuation, Transportation Back Home, Travel Assistance, Personal Security Services and many other benefits!



**Office Depot-OfficeMax® Discount** - Because you're a member of the Assured Life Association you now have access to exclusive members only discounts at Office Depot and OfficeMax – Save up to 80% off.



**Life Line Screening** - Life Line Screening's services are designed for early detection of potential health problems leading to stroke, aortic aneurysms, arterial disease and osteoporosis. Assured Life Members have the opportunity to detect life-threatening conditions, at an affordable cost of only \$135. To find a screening location convenient to you, call 888-763-4161.



**LifeLock** - You could miss certain identity threats by just monitoring your credit. LifeLock sees more\*\*, like if your personal information is sold on the dark web. And if there's a problem, they'll work to fix it. Get 30 Days Free and 10% off your first year of LifeLock identity theft protection.\* Call 1-800-LifeLock (543-3562) use Promo Code AFFINITY30. \*Terms apply. \*\*LifeLock does not monitor all transactions at all businesses. See all footnotes and disclosures on LifeLock website.





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ASSOCIATION

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Call the Home Office for available states and an application  
800.777.9777 Talk to Michaela at Ext. 3823

\*Only available directly from Home Office. Not available in all states.