



LIFE

ASSURED

2015 | WINTER ISSUE | VOLUME 123 | NO. 4

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*Wishing all of our members
and their families a joyous
Holiday season!*

*Merry Christmas and
Happy New Year!*



OPERATION SANTA'S ELVES (OSE) UNDERWAY

As the national member food drive winds down, it is time to prepare for Operation Santa's Elves; the last of our national member service campaigns.

In its 7th year, Operation Santa's Elves is a national campaign promoted by Assured Life Association to help bring the joy of Christmas and Santa Claus to the lives of needy children right in our own neighborhoods. Through this national service event, we are meeting the need among so many families struggling to provide their children with Christmas gifts.

Since its inception in 2009, Assured Life Association, through its camps and lodges and membership has contributed 779 Christmas gifts valued at over \$12,500 to needy children throughout the country. In addition, \$8,300 in cash donations and matching gifts to organizations and programs in support of Operation Santa's Elves have been made. But we can do better. Let's keep it going and see an increase in participation this year!

It's easy to participate! Just seek out a local organization or program that assists in providing Christmas gifts to kids that would not otherwise receive anything for Christmas. Whether it is Toys for Tots, Adopt-A-Family programs or the Salvation Army, get involved. Operation Santa's Elves is not about re-inventing the wheel, but about promoting the worth-while programs already out there that serve the underserved at Christmas time; especially children!

We have many resources available for members wishing to participate in Operation Santa's Elves. Go to our Society Website and hover your mouse over National Service Campaigns at the top of our home page. Select Operation Santa's Elves from the drop-down menu. If you decide to donate money to one of these programs, remember to utilize the Growth Ring Matching Gift Program. We will match up to \$250 of any benefit member's donation in a given calendar year.

Thank you for your support.



PLEASE ADDRESS MAGAZINE CORRESPONDENCE TO:

LIFE ASSURED
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PO Box 3169
Englewood, CO 80155
1-800-777-9777
fraternal@assuredlife.org

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ONLINE RESOURCES

Society Website
www.assuredlife.org

Society Blog
assuredlife.org.wordpress.com

WE'LL GET YOU HOME

Any time you have an accident or sudden illness while traveling away from home, Emergency Assistance Plus provides a crucial safety net that helps pay for emergency medical transportation expenses your health or travel insurance generally will NOT cover. EA+ steps in to provide Medical Evacuation, Medical Assistance, Travel Assistance, and Assistance for Companions. A recent enhancement to EA+ now includes escorting you home with a qualified nurse, if deemed medically necessary by EA+ physicians, saving members anywhere from \$5,000 - \$25,000.

EA+ is available to ALA members at a 35% discount off the broad market rate.

ANNUAL RATES:

Worldwide protection for you when you travel away from home\$99
Protect you and your family (*that's only \$30 more!*) \$129

For more information, visit: www.EmergencyAssistancePlus.com/ALA

WHAT YOU GET WITH EA+*

EA+ provides more than 20 emergency medical assistance benefits while you're traveling away from home. Here are some of the great benefits members have access to.



Medical Evacuation (by air and/or ground) if needed to move you from a medical facility that can't treat you for your condition to the nearest appropriate medical facility that can.



Transportation after Stabilization will be arranged and paid for to help you return to your home or to a health care facility nearer to your home if medically necessary.



Nurse Escort provided if deemed medically necessary to help ensure you get proper medical care during your trip home.



Repatriation Costs paid to bring your remains home in case of death while traveling.



Emergency Ground Ambulance Transportation limited to up to \$200.00 if there is a balance remaining after review from your primary insurance carrier.



Vehicle Return Costs arranged and paid if you and your traveling companion cannot drive your vehicle back to your place of residence due to illness, injury or death.



Return of Traveling Companion, Children or Grandchildren will be arranged and paid in the event you are hospitalized, evacuated or pass away while away from home.

FAQs

Q. What if I get hospitalized hundreds of miles from home and neither my traveling companion or I can drive my car or RV back?

A. EA+ will arrange and pay for it to be driven to your home.

Q. What if I'm hospitalized following an accident and due to medical necessity have to be transported to a different facility that may be miles away?

A. EA+ will arrange and pay for the expenses necessary to get you to the closest appropriate medical facility for the help you need.

Q. How is EA+ different from trip insurance?

A. EA+ is not trip insurance. Unlike trip insurance, EA+ protects you for a full year on any trip you take away from home. EA+ also helps pay for expenses usually not covered by trip insurance.

**This information is only an outline of the plan's features. The full terms, benefits and conditions of the plan are shown in your Member Benefit Guide. Please read it carefully.*

Visit www.EmergencyAssistancePlus.com/ALA

Or Call 1-855-529-8715



IMPORTANT DATES TO REMEMBER

As you consider the host of member benefits available to you, we want to keep some important deadlines in front of you. You can always call our fraternal department at the home office for assistance and member benefit information. Call us toll-free at (800) 777-9777.

Our website, AssuredLife.org, has a Calendar of Events prominently displayed on the homepage. Important dates and program deadlines for the entire year are published there. You can view all events by month or just those that are immediately coming up. Check the website often to keep track of programs, benefits and national member service campaigns.

So mark your calendars and keep these dates in mind as we progress into the New Year.

February 28, 2016 – Fundraiser for Operation Purple

Consider helping us help National Military Family Association's "Operation Purple" summer camp program! Funds raised will help to send the children of our nation's military families to "Operation Purple" summer camps in the summer of 2016. We have provided the National Military Family Association's Individual Contribution Form in this issue of the magazine for your convenience. To get matching gifts for this donation, request a match from the Society by completing the Growth Ring Matching Gift request form; also provided in this issue of Life Assured.

March 15, 2016 – College Scholarship Application Deadline

The application and guidelines for our college scholarship program can be found on our website. Hover your mouse over the Member Benefits link and select "College Scholarship Program" from the drop-down menu.

May 15, 2016 – Summer Camp Grant Application Deadline

The application for our summer camp grants can be found on our website. Hover your mouse over the Member Benefits link and select "Summer Camp Grants" from the drop-down menu.

June 1 – November 30, 2016 – National Member Food Drive

This will be our eighth year promoting a national member food drive. We have targeted the dates of June 1 – November 30 however we encourage participation any time of the year. The important thing is to get involved and help feed the hungry here in the United States and then report back to us on what you did to help. The need is certainly greater than ever.



ASSURED LIFE
ASSOCIATION

PO Box 3169 Englewood, CO 80155
Phone: 303.792.9777
Toll-Free: 800.777.9777
Fax: 866.663.8560
www.AssuredLife.org

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- Purchase up to 3 units of coverage

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.



Welcome to AMERICAN HEARING BENEFITS

A Starkey® Hearing Technologies Program

Dear Friend,

As a member of Assured Life Association, 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 our nationwide network of hearing professionals.

As you may know, most insurance plans do not cover hearing healthcare. At AHB, we believe the quality of your hearing directly affects the quality of your life, and we are excited to be working with Assured Life Association on providing hearing health solutions.

One call activates your benefits. Then you and your immediate and extended family can begin enjoying all the advantages this **FREE** program provides, including:

- ▶ **Discounts on today's latest technology**, including hearing aids, tinnitus treatment and hearing protection products
- ▶ **FREE** annual hearing consultations for you and your family
- ▶ Access to a nationwide **network of 3,000+ hearing locations**
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Call **1.888.900.4819** or visit americanhearingbenefits.com/partners/assuredlife today to **SCHEDULE YOUR FREE CONSULTATION** with a provider near you.

You may have hearing loss if you:

- ▶ *Hear but don't understand*
- ▶ *Feel too often that others are mumbling*
- ▶ *Need to turn the TV up loud to hear it*

If any of these apply to you, schedule your **FREE HEARING CONSULTATION** today!

 **American**
HEARING BENEFITS



ASSURED LIFE
ASSOCIATION

CALL TODAY! — 1.888.900.4819

6700 Washington Avenue South • Minneapolis, MN 55344

American Owned & Operated

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*Professional service fee may apply



ASSURED LIFE
ASSOCIATION

PerksCardSM

Network

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REGISTRATION IS EASY!

1. Log on to www.perkscard.com
2. Click the "Register Now" button
3. Use group code: **ala12** and complete the short registration form

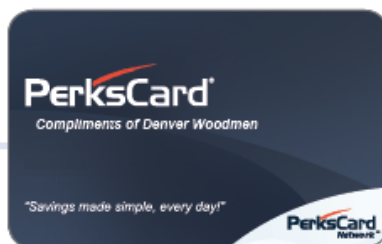
Register Now! Already **REGISTERED**? Log In Below:

Username: Password: > Log In

[Forgot Your Password?](#)

PRINT YOUR CARD!

Once registered, you will be able to log on directly using the username and password you created. You can search for discounts available to you both locally and on a national level. Click "Printable Card" to print your PerksCard. Present it to participating local merchants in your area to receive exclusive discounts available only to you!



Home	Discounts
Home	
About	
Contact	
FAQ	

MULTIPLE WAYS TO SAVE



Show and Save Discounts

Show your PerksCard at stores in your area and take advantage of great deals and instant discounts.



Discounts on the Go

Download the free PerksCard mobile app to search and access discounts right on your smart phone!



Your Favorite Daily Deals

Access all your favorite offers from around the web in one place. Receive only the deals you want!



Discount Coupons and Gift Cards

Get exclusive printable coupons and discount priced Gift Cards for brands like Barnes & Noble, Sears and more!



Online Only Discounts

Save on the web's best brands like Overstock.com, FromYouFlowers.com, hotel chains, car rentals, and more!

NATIONAL PARTNERS

In addition to local discounts, our national partners also have great money saving offers available. Find discounts from 1-800-Flowers, Avis Rental Car, AMC Movie Theatres and much more. These offers are only available online through the PerksCard website, so be sure to follow the instructions on how to obtain the discount.

INSURANCE

The Assured Life PerksCard program also offers discounts on:

- Augeo Benefits: Comprehensive Insurance
- Health Paws Pet Insurance
- Identity Patrol ID Theft Insurance

Home	Discounts	Insurance & Benefits	Discounted Gift Cards	Daily Deals	PerksCard
Home					
About					
Contact					
FAQ					

Welcome

As a REGISTERED Woodmen of the World

Does PerksCard take requests for merchants?

Yes! If you would like to see a certain type of merchant or service, please click on the "Contact" link, and put the suggestion in the "What's on your mind?" field. When recommending the merchant please provide as much detail as possible (name, location, phone number, contact person, etc.)

INTERESTED IN BECOMING A BOARD MEMBER FOR ASSURED LIFE ASSOCIATION?

ACT NOW! OFFICIAL NOTICE

Assured Life Association's Board of Directors is composed of seven voting members, whom are Benefit Members of the Society, and the President who serves as an ex officio non-voting member of the Board. In accordance with the Society's Bylaws, the Nominating Committee is currently accepting nominations for the four board positions up for election in 2016; board position numbers four, five, six and seven.

Society Directors receive compensation as determined by the Committee on Legislation and are reimbursed for expenses incurred in connection with official business of the Society.

The following is the criteria and qualifications for board nominees:

Board Membership Criteria

Board candidates must meet the following minimum criteria:

- Must be a Benefit Member of the Society.
- Must be eligible to serve one full initial term, four years.
- No Officer or employee, or spouse or significant other of an Officer or employee, or persons who are under contract with the Society as licensed agents or brokers may be a member of the Board.
- Cannot have a conflict of interest that might impair the independence of judgment or adversely influence the decisions or actions of the nominee if he/she is elected as a director.
- A board candidate should possess the commitment to expend the necessary time and effort to serve on the Board. This includes a minimum of 8 hours of preparation and attendance at Board and committee meetings, approximately 4 times per year. The level of participation could increase depending on committee assignments.
- Two days of travel is required per Board meeting, which can include weekdays and/or weekends.

Board Membership Qualifications

Section 8 of the Society's Bylaws states the qualifications of candidates for election as a Director shall reflect the complexity and magnitude of the business and affairs of the Society and shall therefore include expertise in corporate governance, finance, accounting, insurance, or

other fields relevant to the Society's business operations. Based on the needs of the Society and the Board, overall a nominee for the Board should be a skillful decision-maker; have the ability to analyze, evaluate, communicate, exercise sound judgment, appropriately challenge management, and provide direction regarding our organization's business and fraternal opportunities and performance.

A board candidate should possess the following skills or experiences:

- Broad business or organizational leadership experience in a senior leadership position;
- A demonstrated ability to understand, guide, and provide oversight to an organization, such as a background in senior management and/or membership on other boards of directors;
- Special skills, expertise and background that would complement the attributes of the existing Directors (i.e. legal, marketing, investment, regulatory, accounting, not-for-profit leadership, etc.);
- Behavior that indicates that he or she is committed to high ethical standards, integrity and credibility;
- Demonstrated record of community support and involvement;
- A minimum of a bachelor's degree from an accredited institution of higher learning.

Benefit Members meeting the board membership criteria and qualifications who are interested in the position of Director must submit references and resumes of their qualifications and background to the Nominating Committee no later than January 31, 2016. At a minimum, the resume of qualifications should include the skills and experiences outlined above.

Please send your information to:

Diane L Muller, Secretary
PO Box 3169
Englewood, CO 80155
dmuller@assuredlife.org

**Deadline for submission is January 31, 2016,
postmark shall govern.**

If you have any questions, please feel free to call Diane at (800) 777-9777, extension 3830.

Many older adults rely on their children for end-of-life issues and give them power of attorney for financial matters or health concerns. For those lacking family resources, it's even more imperative to establish end-of-life documents such as powers of attorney, wills, living wills and advanced directives. For those who don't leave wills, the courts will decide what to do with your assets in accordance with state laws. Because courts tend to favor blood relatives, no matter how weak the link, your life's savings could end up with a third cousin in Brazil.

Your Certified Senior Advisor is familiar with aging issues and can advise you. The Society for Certified Senior Advisors also offers an Information for Life Kit.

Living will. This legal document indicates the types

Beneficiary designations. You can name a beneficiary for financial assets such as a stock market fund or insurance policy or designate your favorite charity as the recipient of some of your wealth. Beneficiary designations take legal precedence over a will or trust. It's a good idea to regularly

review your named beneficiaries and make any necessary updates.

Another tool especially helpful for solo agers is long-term-care insurance, which covers expenses of longer-term treatment such as home healthcare, adult day care, assisted living and nursing-home care. Premiums for this kind of insurance are often thought to be expensive, but a properly designed plan can often fit into most budgets and could save you money in the long run. For those who can't depend on children to take care of them, long-term-care insurance can offer peace of mind.

Who Can You Trust?

As a solo ager, who can you trust to carry out your wishes if you become incapacitated or die? You may first think of friends, neighbors or a fellow church member. But friends are often close to your own age and may not survive you or be in any shape to take over your affairs. Neighbors and church members can move or prove untrustworthy.

To find an impartial executor or stable institution, many turn to law firms or trust companies. Although these options can be expensive, many seniors are willing to pay the costs because they don't have family connections or may prefer not to rely on their family members.

In many states, professionals such as geriatric care managers, adult protection workers and patient navigators can legally serve in this role and receive payment for their services. For more on geriatric care managers, see sidebar.

Fiduciary Service

Another solution is a personal fiduciary service through a person or firm such as a bank, trust company or registered investment adviser (RIA). The fiduciary legally serves as a trustee, executor, personal administrator or discretionary agent responsible for managing your assets. Personal fiduciaries must follow performance standards defined generally by common law, statutes, rules and regulations, or specifically by contracts, trust agreements or wills ("Personal fiduciary services," [Wikipedia](#)).

When a state or federally chartered bank provides personal fiduciary services, they are regulated by state and federal agencies, including the FDIC, the Federal Reserve and the Office of the Comptroller of the Currency. When an RIA offers these services, they are subject to a standard of care set out in the U.S. Investment Advisers Act of 1940 and related rules from the Securities and Exchange Commission.

Private fiduciary services, such as [Senior Planning Services](#) in California, assist "vulnerable seniors" with daily

care, housing and medical needs and financial management services ranging from basic bill paying to estate and investment management. State statutes govern private fiduciaries. What you pay will depend on the fiduciary service and the level of duties. Costs could involve fixed fees and/or asset-based fees as a percentage of total assets.

Another outlet for providing both financial and health assistance is chronic care advocacy, which encompasses every aspect of chronic care. A few law firms around the country offer these services.



GERIATRIC CARE MANAGEMENT

A geriatric care manager (GCM) offers and arranges services such as crisis intervention, counseling and support, consumer education and advocacy, money management, referrals, housing decisions and assistance with moving to or from different types of housing ("Geriatric Care Management—Questions and Answers," [Alzheimer's Association](#)). The GCM, usually a professional social worker, nurse, gerontologist or counselor, creates a care plan that factors in your needs. This plan can include daily activities, healthy history and information about nutritional status, safety, memory, depression, finances and insurance.

Care managers receive certification from either the National Association of Social Workers, the National Academy of Certified Care Managers or the Commission for Case Managers. Because geriatric care management is a private service, Medicare and Medicaid do not pay for it. GCM services are billed privately, and hourly fees can range from \$50 to \$200.

For more information about GCMs, also known as aging life care professionals, see the [Aging Life Care Association](#).

Assured Life Association Members...

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[†]Group discounts are filed on an individual basis in MA and may not be available as part of MetLife Auto & Home's benefit offering in MA and other states.

*See policy for restrictions. Deductible applies.

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Individual Contribution Form

\$35__ \$50__ \$100__ \$250__ \$500__ \$1,000__ \$5,000__ Other Amount \$____

I would like the donation applied to the following needs:

____ Military Family Children's Initiatives

____ Military Spouse Scholarship Program

____ Operation Purple Program®

____ A Tribute/Memorial Gift (include note with name of honoree and address)

Note **(Please Print)**:

Contact Name _____

Address _____

City _____

State _____ Zip Code _____

Phone _____ E-Mail _____

Please mail your check to:
National Military Family Association
3601 Eisenhower Ave Suite 425
Alexandria, VA 22304
Questions? Please call 703.931.6632
Or email Donations@MilitaryFamily.org

We're grateful for your support of military families, especially during wartime!

EMERGENCY ASSISTANCE



Emergency Assistance Plus (EA+) Adds Nurse Escort to It's Program

Have you checked out the Emergency Assistance Plus (EA+) member benefit through Assured Life Association? If not, it is worth your time to see what all this benefit offers.

*Here's What Happens if You Get Sick or Hurt While Away from Home...

FIRST, EA+ GETS YOU WHERE YOU NEED TO BE:

- ✓ No matter how much it costs, EA+ will transport you **BY WHATEVER MEANS NECESSARY** to the nearest hospital that can give you the medical care you need. Medicare (and most health insurance plans) do not pay for this... but EA+ does!
- ✓ If you cannot be moved, and the medical care is not adequate where you are, EA+ will **LOCATE A DOCTOR** or specialist to supervise your care where you are.
- ✓ Later, when your doctor says you can come home, EA+ will help you get to the airport, fly you back, and help get you to your doorstep.
- ✓ **AND** if it's deemed medically necessary by the EA+ physicians and medical team, a Nurse Escort is provided to help ensure you get proper medical care during your trip home.



NEXT, EA+ MAKES SURE YOU GET THE CARE YOU NEED:

- ✓ As soon as EA+ hears about your emergency, EA+ assigns a case manager backed by health care experts, including nurses and physicians, to monitor your treatment start to finish. This expert's job is to make sure you get the **VERY BEST MEDICAL CARE** you need — including diagnostic tests, surgery, drugs, and rehab.
- ✓ If the hospital or doctor won't accept your insurance, EA+ **GUARANTEES PAYMENT** by using your credit card on file with us to provide Advance Medical Payments. So your care will never be interrupted or curtailed because of money.
- ✓ If you lose your eyeglasses, contact lenses, prescriptions, or other medical devices, EA+ will assist with rushing replacements to you a.s.a.p.!
- ✓ If you need to see a doctor, dentist, or an attorney when you're out of town — even if it's not an emergency — EA+ is standing by 24 hours a day, 365 days a year to give you the referral you need.

THEN EA+ TAKES CARE OF YOUR LOVED ONES:

- ✓ If you're in the hospital for more than three days by yourself, EA+ will pay for one round-trip economy-class ticket for a loved one to come to your bedside.
- ✓ If your dependent children (or grandchildren) are with you when your trip is interrupted by an emergency, EA+ will make sure they get home safe and sound. EA+ will even provide a qualified escort to accompany them, if necessary.
- ✓ The same goes for any pet traveling with you. If you are unable to care for it, EA+ will help see that it gets home alive and well.
- ✓ Because communication is vital in any emergency, EA+ provides a 24-hour, toll-free **MESSAGE RELAY SERVICE** to keep everyone updated on your condition. No more phone tag and missed messages. Everyone in your life will be "in the loop" on your recovery and safe return home.

FINALLY, EA+ TIES UP ALL THE "LOOSE ENDS":

- ✓ If you're unable to drive your car, truck, or RV — and your companion can't either — EA+ will send a professional driver to locate your vehicle anywhere in the U.S., Canada, or Mexico and drive it home at no charge to you.

- ✓ If you'd rather have a friend or relative drive your car home, EA+ will reimburse for all the gas and tolls, plus up to \$100 per day (with receipts) for expenses, including food and lodging.
- ✓ Lost luggage? Misplaced passport? Forgotten medicine? Don't worry! If these items cannot be found, EA+ will assist in getting you replacements.
- ✓ If you're in a foreign country where you can't speak the language and have a medical or travel emergency, call our collect call hotline and our multilingual staff will do the talking for you. They're "on call" around the clock — no matter what time it is where you are.
- ✓ Need help before your trip? EA+ will get you the most up-to-date information on vaccinations, visas, weather advisories, and official State Department travel alerts.
- ✓ If you're threatened by political unrest, dangerous weather, or even terrorist activity ... EA+ will rush to your rescue. EA+ will help you get to the nearest airport, get on the fastest flight home, and find temporary shelter if needed.
- ✓ You'll travel with a level of security and safety knowing that a global network of experienced security personnel are on stand-by and ready to respond to your needs!
- ✓ If worse comes to worst, and you should die on your trip, your loved ones will be grateful you joined EA+. Because EA+ will arrange to bring your body home with all due dignity and dispatch. Plus, EA+ will pay to fly your traveling companion home, too.

EA+ is available to members at a special discounted rate off the broadmarket price. With the added Rescue Nurse benefit, the annual cost for the EA+ program for our members is \$99 for individual member only and \$129 for member and family. For more information, visit them on the web through Assured Life's website; click on Emergency Assistance+ under Member Benefits. You can also call toll-free 1-855-529-8715 and talk to one of EA+'s friendly Customer Service Representatives. Be sure to tell them you are a member of Assured Life.

*This is only an outline of the plan's features. Full details are included in the Member Benefit Guide you receive when you sign up. Read this guide carefully to understand all the services available to you, as well as any terms, conditions, and limitations.

The EA+ program is being enhanced by the addition of a Rescue Nurse benefit, which pays and arranges for a Rescue Nurse to accompany the member on their return trip home, no matter the distance home, if it's deemed medically necessary by the EA+ physicians and medical team. The Rescue Nurse will be on hand to handle any medical emergency that may arise:

- Monitoring vital signs and oxygen levels.
- Administer medications or provide treatment, if needed.
- Make certain you're comfortable throughout the transport.

The addition of this benefit can save members anywhere from \$5,000 to \$25,000 in out-of-pocket expenses

Life Line Screening

The Power of Prevention



Preventative Health Screenings Available to you through **ALA**,

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.

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Accurate

Comfortable and Affordable



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Visit www.assuredlife.org for more information.



Protect your family,
your health and
your future.

Save up to 65% on your medications



ASSURED LIFE
ASSOCIATION



It's easy to start saving today...

1. Find your local pharmacy or provider by calling 800-562-9625, or go to www.EBCcard.com and click on Locate A Provider.
2. Keep this card in your wallet and present it at your local pharmacy to save.

PRESENT THIS CARD TO ANY PARTICIPATING PHARMACY OR PROVIDER Locate a provider: call 800-562-9625 or visit www.EBCcard.com. This is Not Insurance.



ASSURED LIFE
ASSOCIATION

Group ID: EB2009OL
Member ID: Enter member's 10-digit phone #, then add 2-digit person code.
01=Member 02=Spouse
03=Dependent, etc. Example:
xxxxxxxxxx, enter as xxxxxxxxxxxx01
Processor: NetCard Systems
Bin #: 008878



An Empowering Health & Wellness Program

Q. Is this insurance?

A. No, this is not insurance. It is a discount plan that provides discounted prices on certain health care services.

Q: Is there a monthly fee or a registration fee for this program?

A: No, the card is free. Members pay only for services they receive.

Q: How soon can I use my card to start saving money?

A: There's no waiting period. Your card can be used immediately.

Q. How do I receive a discount?

A. Saving money on health care expenses is easy. First, you can find participating providers by using the "Provider Lookup" page at www.EBCcard.com or by calling the toll-free Provider Lookup phone number on the card. Members show their membership card at the time of service. Members are responsible for paying all fees directly to the provider.

Q. Are all members of my household covered by the Enhanced Benefits Card program?

A. Yes, your card can be used by every person living at the same address.

Q. Can I use my membership when I travel away from home?

A. Yes, your discount plan can be used at any participating provider in the United States.

Q. How do I replace a lost card?

A. Visit www.EBCcard.com and follow the instructions.

Q. Who do I contact if I have questions about Enhanced Benefits Card?

A. You can visit our website at www.EBCcard.com for more information. Or, you can call 800-562-9625.

Q: Can I go to any pharmacy or health care provider?

A: To ensure you receive your Enhanced Benefits Card discounts, you need to visit a participating pharmacy or health care provider. Please visit www.EBCcard.com to find a participating pharmacy or provider near you.

Q. Is my information kept private?

A. Yes, Enhanced Benefits Card is HIPAA compliant.

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. Cardholders are responsible for paying the discounted cost at the time of service from participating providers. WellCard Health is FREE. WellCard Health will not share or sell your personal information. The discount plan organization is AccessOne 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 at participating Montana providers. Other state residents: visit www.WellCardHealth.com for full disclosure.



www.OutlookVision.com



www.DenteMax.com



www.MyMedLab.com

Present this card and your prescription to any participating pharmacy to receive your discount. At the time of purchase, you are responsible for paying the entire cost of the drug, once discount is applied.

FIND A PROVIDER: call 800-562-9625 or visit www.EBCcard.com

PHARMACIST HELP DESK: 888-886-5822

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. Cardholders are responsible for paying the discounted cost at the time of service from participating providers. WellCard Rx is FREE. The discount plan organization is AccessOne 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 at participating Montana providers. Other state residents: visit www.WellCardRx.com for full disclosure.

Growth Ring Matching Gifts

*An Individual Benefit Member Charitable
Giving Matching Gifts Program*

REQUEST FOR MATCHING GIFTS



ASSURED LIFE
ASSOCIATION
PO BOX 3169
ENGLEWOOD, CO 80155

PHONE 303.792.9777
TOLL-FREE 800.777.9777
FAX 866.663.8560

WWW.ASSURED LIFE.ORG

Please accept this completed form, along with my donation, as an application for matching gifts from Assured Life Association. My check, or copy of my online donation, **payable to the charity or organization** is enclosed.

Donor Information

First and last name: _____

Address: _____

City, State, Zip: _____

Certificate Number: _____

Matching Gift Information

Date of Gift Request (month/day/year): _____

Amount of my gift (\$000.00): _____

Amount of Requested Matching Gift:
Up to \$250.00 (\$000.00) _____

Charity or Organization Name: _____

Address: _____

City, State, Zip: _____

I certify that I am an individual benefit member of Assured Life Association; 16 years of age or older. I am making this donation under the guidelines of the Growth Ring Matching Gifts Program and understand that it complies. I understand this program is not a guaranteed contractual benefit and may be eliminated at any time. My check, or online donation receipt, is made payable to the charity or organization named on this request form.

Signature of Donor: _____

Note: If requesting matching gifts for more than one charity or organization, please submit a separate form.

"Planting seeds for growth through the Growth Ring Matching Gifts Program."

TOYS FOR TOTS – THE BEGINNING AND NOW



The Founder of Toys for Tots was the late Colonel William L. Hendricks, USMCR (Ret). In the middle 1940's, Bill Hendricks was the Director of Public Relations for Warner Brothers Studio and concurrently a Major in the Marine Corps Reserve. In the fall of 1947, Bill, with the assistance of members of his Marine Reserve Unit, collected and distributed toys to needy children of Los Angeles, CA. The first toy was a handmade doll crafted by Bill Hendricks' wife, Diane. A total of 5,000 toys were collected during this inaugural campaign.

Bill Hendricks' pilot project was such a success that the Marine Corps adopted it and expanded it nationwide in 1948 as the U.S. Marine Corps Reserves Toys for Tots Program. Each Reserve Center conducted toy collection and distribution campaigns in the communities surrounding the Center. That year, Walt Disney, a close personal friend of Bill Hendricks, designed the first Toys for Tots poster which included a miniature three-car train that was subsequently adopted as the Toys for Tots logo.

Although Toys for Tots is designed to be a local program for local children of the United States, the program went international on three occasions. The first international

expansion followed the catastrophic typhoon that devastated the city of Nagoya, Japan in 1959. The other two historical events taking Toys for Tots international was in the invasion of the Republic of Panama in 1988 and Hurricane Hugo in 1989 in the Caribbean.

From its beginning in 1947 through 1979, Marines collected and distributed both new and used toys. Reservists would spend time during drill weekends in October, November and December fixing up and refurbishing the used toys readying them for distribution to needy children. In 1980, Toys for Tots started collecting new toys only.

The huge success of the program made the U. S. Marine Corps realize the need for the creation of a charity to be the fundraising and support organization for the U. S. Marine Corps Reserve Toys for Tots Program. That role was filled with the organization of the Marine Toys for Tots Foundation which was officially authorized by the Secretary of Defense in 1991 and the charity became operational in September of that year and provided 500,000 toys to supplement the collections of Reserve Units. In 1995, the Secretary of Defense approved Toys for Tots as an official activity of the U. S. Marine Corps and as an official mission of the U. S. Marine Corps Reserve.

According to its website, "The Foundation was able to satisfy the six needs identified by the Marine Corps. First, the Foundation could provide toys to supplement the collections of local units that had fewer Marines due to military cutbacks of the '80s and '90s. Second, the Foundation could



arrange and pay for the creation, publication, manufacture and distribution of promotion and support materials to Toys for Tots Coordinators. Third, the Foundation could enable individual and corporate donors of Toys for Tots to take a charitable deduction on their income tax returns. Fourth, the Foundation could enter into contracts with corporations to conduct promotions, which would produce royalties for Toys for Tots. (Needs three and four were two important elements of this charitable endeavor that the Marine Corps, as a federal agency, could not fulfill). Fifth, the Foundation could ensure that the Toys for Tots program operates in compliance with IRS regulations, state laws and regulations and charitable standards. Finally, the Foundation took responsibility for the day to day operations of the Marine Toys for Tots Program, thus relieving the Reserve Headquarters Staff of that responsibility and allowing them to focus on training, organizing, and equipping the reserve force."

1996 brought another boost to the Toys for Tots campaign with the Commander, Marine Forces Reserve expanding the program to cover all 50 states by authorizing selected Marine Corps League Detachments and selected local community organizations (generally veteran Marines), located in communities without a Marine Reserve Center, to conduct toy collection and distribution campaigns in their communities as part of the U. S. Marine Corps Reserve Toys for Tots Program.

1997 marked the 50th anniversary of Toys for Tots and included receptions and events to celebrate this milestone. Whether it was the anniversary of Toys for Tots, or Americans just outdid themselves, the Marines were able to collect and distribute over 10,000,000 toys to over 4,700,000 needy children nationwide at Christmas that year; surpassing all previous records in terms of toys collected and underprivileged children reached. The Marine Toys for Tots Foundation had its most successful year as well collecting over 3,300,000 toys.

Today, the Toys for Tots program touts a 97 to 3 program to support ratio, continues to be a top charity in the Philanthropy 400 and is accredited by the BBB Wise Giving Alliance.

Local campaigns are conducted annually in over 700

communities covering all 50 states, the District of Columbia and Puerto Rico. The Commander, Marine Forces Reserve has under his command 153 Reserve Units located in 47 states. To cover all 50 states and more communities in each state, the Marine Toys for Tots Foundation selects Marine Corps League Detachments and Local Community Organizations (generally veteran Marines) located in communities without a Marine Reserve Center, to conduct Toys for Tots campaigns as part of the overall U.S. Marine Corps Reserve Toys for Tots Program.

One individual, either a Marine, member of a Marine Corps League Detachment, or member of a local community organization, is designated the Toys for Tots Coordinator for that community. The Coordinator is responsible for planning, organizing and conducting the campaign in his/her community.

Local toy collection campaigns begin in October and last until mid to late December. Toy distribution also takes place mid to late December. Members of the community drop new, unwrapped toys in collection boxes positioned in local businesses. Coordinators pick up these toys and store them in central warehouses where the toys are sorted by age and gender. At Christmas, Coordinators, with the assistance of local social welfare agencies, church groups, and other local community agencies, distribute the toys to the less fortunate children of the community. Over the years, Marines have established close working relationships with social welfare agencies, churches and other local community agencies which are well qualified to identify the needy children in the community and play important roles in the distribution of the toys.

While Toys for Tots Coordinators organize, coordinate and manage the campaign, the ultimate success depends on the support of the local community and the generosity of the people who donate toys.

So, for Assured Life Association's Operation Santa's Elves, how about participating in Toys for Tots. Toys"R"Us and Babies"R"Us are national toy drop locations this year. Find a store near you and give the joy of Christmas and Santa Clause to needy children.

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