# GUIDE TO YOUR ARTC MEMBER BENEFITS





#### **Dental & Vision Plans**

Flexibility and Freedom are the words best described when it comes to your Dental and Vision plans. Easy-to-use, broad coverage and discounts with a wide range of providers.



## Cancer, Heart, Stroke, and Accident Insurance

Benefits paid directly to you. You select the benefit level that best suits your needs.



# Emergency Air and Ground Transportation

Medical Access & Service Advantage (MASA®) provides plans for lifesaving emergency transportation services. Services are paid in full, with no deductibles, co-pays, or dollar limits.



### **Tax-Deferred Asset Protection**

Tax-deferred accumulation of interest for qualified or non-qualified funds with the ability to participate in market gains. No underwriting required.



## Long-Term Care

A Long-Term Care insurance policy can ease the financial burden on your loved ones helping to protect your life savings and reduce the stress on your spouse and children.



#### Whole Life

With no premium increases, or reduced coverage due to age or health once issued, this policy can help protect your family from the high cost of final expenses.



## **Hospital Indemnity**

A supplemental hospital indemnity insurance policy could be a smart financial decision for other hospital expenses including extended hospital stays, emergency room visits, ambulance transportation and more.

## **GET YOUR BENEFITS NOW!**

With Association of Retired Teachers of Connecticut (ARTC), you have access to exceptional member benefits. Are you wondering if certain benefits are right for you?

Contact us for a free benefits review!

866.619.6463 | myAMBAbenefits.info/ARTC

# YOUR INSIGHT TO SAVINGS



## THOUSANDS OF SAVINGS OPPORTUNITIES!

















## $my \pmb{A} \pmb{M} \pmb{B} \pmb{A} discounts$

myAMBAdiscounts gives membership even more value. Explore thousands of savings opportunities in dining, event tickets, clothes, health, travel & many other discounts nationwide.

### **ADDITIONAL MEMBER DISCOUNTS:**

## Start Hearing, Inc.

Start Hearing, Inc. offers members a complete hearing evaluation, warranty on digital technology aids in any style, loss and damage protection, and batteries with a complete benefit package.

For more information or to schedule an appointment, contact us at 888.200.5701 or visit us online at www.starthearing.com/partners/amba.

## **Legal Services**

Protect yourself and your family with a legal services plan. Like many people, you may need legal assistance sooner rather than later. You'll want a lawyer you can trust at the right price. Members can access a nationwide network of attorneys for a low monthly cost with no copays, deductibles, or claim forms. https://legalplan.metlife.com/amba

## Identity & Fraud Protection

Our world continues to become increasingly connected to the Internet. While this can be incredibly convenient, it also puts some things that matter most to you at risk, such as your identity, money and assets, family, reputation, and privacy. That's where ID Protection comes in. An all-in-one digital safety net for you and your whole family includes credit monitoring, military-grade encryption, and insurance protection to help cover any eligible losses and fees due to ID theft and fraud. https://offer.aura.com/amba

