# GUIDE TO YOUR OREA 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.



## **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.



# Cancer, Heart, Stroke, and Accident Insurance

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



#### 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.



#### **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.



# Short-Term Care/Home Health Care

A Home Care policy can allow you to choose where you recover and offset the costs of care not covered by traditional health care. The choice of your home, assisted living facility, or the nursing home should be yours.



#### **Medicare Solutions**

Medicare Supplement plans not only help pay for additional eligible expenses not paid by Original Medicare, they provide the freedom for you to use your own physician, specialist, and medical facility. Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.



# 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.

# **GET YOUR BENEFITS NOW!**

With Oregon Retired Educators Association (OREA), 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/OREA

# YOUR INSIGHT TO SAVINGS



## THOUSANDS OF SAVINGS OPPORTUNITIES!

















# my**AMBA**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.

