

# GUIDE TO YOUR PFRO 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.



## 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.



## 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.



## 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.

## GET YOUR BENEFITS NOW!

With Police & Fire Retirees of Ohio, Inc. (PFRO), 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/PFRO](https://myAMBAbenefits.info/PFRO)**

# YOUR INSIGHT TO SAVINGS



POWERED BY  
PASSPORT<sup>®</sup>  
CORPORATE

myAMBAdiscounts

## THOUSANDS OF SAVINGS OPPORTUNITIES!



myAMBAdiscounts

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.starhearing.com/partners/amba](http://www.starhearing.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>

BENEFITS MADE AVAILABLE THROUGH



**AMBA**

Some benefits not available in all states. Association membership required to obtain benefits. Some associations have made a special benefits website available to their members. Register at [myAMBAbenefits.info](http://myAMBAbenefits.info).

Updated 01/2026