

# GUIDE TO YOUR REAM 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.



## 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.



## Emergency Air and Ground Transportation

Medical Air Services Association (MASA) provides plans for lifesaving emergency transportation services. Services are paid in full, with no deductibles, co-pays, or dollar limits.



## 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.



## Fixed Index Annuity

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 Retired Educators Association of Minnesota (REAM), 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/REAM](https://myAMBAbenefits.info/REAM)**

# YOUR INSIGHT TO SAVINGS



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).

### Connect America Medical Alert Service

Cell phones are good for keeping connected to family and friends but they're no substitute for a medical alert service. Connect America offers significant discounts on small, discreet medical alert devices that give you access to emergency response 24/7 with just the press of one help button.

For more information, contact Connect America at 800.404.5869 or visit [www.connectamerica.com/amba](http://www.connectamerica.com/amba).

BENEFITS MADE AVAILABLE THROUGH



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 12/2023