



## At work for you.

ASBA has partnered with your agent to bring you exclusive member-only discounts and benefits.

The American Senior Benefits Association (ASBA) has over 30 years of experience serving Americans age 50 and up. ASBA is a non-political, national 501(c)(3) charitable organization focused on education, member benefits and supporting worthy causes.

ASBA has over 700,000 members today, and continues to grow.

What makes ASBA exceptionally unique, is that ASBA is FREE TO JOIN. ASBA does not charge membership fees



### Benefits

**ASBA offers more than 100 member programs.** Our members can take advantage of dental, vision, life, health, long term care, short term care, medicare supplement insurance and more. ASBA works with partners who represent best-in-class benefit providers and insurance companies at highly competitive pricing. ASBA also offers great shopping, dining and travel programs. The ASBA programs are always being enhanced to deliver an exceptional member experience.

### Charitable Efforts

ASBA has donated millions over the years to worthy causes. Most recently, ASBA has focused on rare diseases affecting children. **We have been honored to be able to give over \$2 Million dollars over the last 10 years to Cystic Fibrosis, Kidz1st Fund (fighting fanconi Anemia), Autism Speaks, and more through our annual charity event, the Hill Country Classic.** We are always looking for more ways to give back.

### Education

In addition to our charitable efforts, ASBA also focuses on education. **ASBA has given away thousands of dollars in college scholarship grants to members' children and grandchildren through our college scholarship program found [here](#).** ASBA also offers educational content so that our members have access to news and information that can help guide them through life's many stages. Topics on health, wealth, wellness and lifestyle are continuously being shared.

# The ASBA® 360 Max Benefit Package- exclusively for members!



**This exceptional benefit package is immediately available to you when you enroll in the ASBA 360 Max Benefit plan.**

## Dental Benefits<sup>1</sup>

Take advantage of these dental benefits offered through Ameritas! Members can see any dentist they want, and there is no waiting period. **You will have immediate access to over 100 Basic and Restorative dental procedures** like cleanings, x-rays and fillings (Type 3 services have a 6-month waiting period).

| 888-285-9848 |

## Vision Benefits<sup>2</sup>

Members save 20% to 40% off the retail price of eyewear through the EyeMed Vision Care Access network\*.

*\*Provider locations are subject to change*

| 844-442-5622 |

## Amplifon Hearing Care Discount<sup>2</sup>

Save 40% on diagnostic services, including hearing exams, at over **3,800 provider locations nationwide**.

| 844-442-5622 |

## Telemedicine<sup>2</sup>

**Members receive 24/7/365 access to doctors, via phone or video chat, to address common illnesses like colds, flu, rashes and more.** When medically appropriate, a DialCare doctor may prescribe a short-term, non-DEA controlled medication for the member. A consult fee of \$45 applies to telemedicine consults.

**Through DialCare Mental Wellness, members can also talk to licensed counselors, who can assist with depression, anxiety, grief, relationship problems and more.** A consult fee of \$95 applies to counselor consults. Sessions are available by appointment from 7 a.m. to 10 p.m. seven days a week and last for 30 minutes.

| 844-442-5622 |

## Prescription Discounts<sup>2</sup>

Members have access to prescription drug savings that can be between **15% to 60%** off the retail price of generic drugs and **10% to 25%** off the retail price of brand name drugs at over **68,000** participating pharmacies nationwide.

| 844-442-5622 |

## Travel, Dining, Shopping and Entertainment Discounts




Your membership gives you even more value. Explore **thousands of savings opportunities** on dining, event tickets, clothes, health, travel and many other discounts nationwide!

Discounts Include:

- Rental Car Discounts
- Cruise & Vacation Benefits
- Orlando Employee Discounts
- 1-800-FLOWERS
- Computer Discounts
- TripBeat Vacation discounts

| 800-410-4211 | [myambadiscounts.com](http://myambadiscounts.com) | code: **ambasavers**

### 360 MAX BENEFIT PACKAGE MONTHLY RATES

Member		\$53.62
Member & Spouse or Dependent		\$95.35
Member & Family		\$137.76

**THIS BENEFIT PACKAGE IS AVAILABLE TO AMERICAN SENIOR BENEFITS ASSOCIATION MEMBERS ONLY CONTACT YOUR AGENT TODAY TO JOIN**

<sup>1</sup> Endorsed by: American Senior Benefits Association. Underwritten by: Ameritas Life Insurance Corp. Plans Marketed by: Association Member Benefits Advisors Austin, TX 78730. Reimbursement percentages are based on the maximum plan allowance charges for services in your geographical area. All services are subject to limitations and exclusions.

<sup>2</sup> THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at [www.careingtonrxcard.com](http://www.careingtonrxcard.com). A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. This plan is not available in Vermont or Washington.

# Only available to AMERICAN SENIOR BENEFITS ASSOCIATION Members



## Take a look at your ASBA benefits...

Dental care is just as important to a lifetime of good health as your medical plan. But caring for your teeth, and making sure your loved ones have good oral health care, can be expensive. You can offset these expenses by taking advantage of the dental benefits offered through Ameritas.

A Sampling of Dental Benefits	
What the plan pays	In-Network*/Out-of-Network
Type 1: Routine cleanings, routine oral exams & x-rays	100%
Type 2: Fillings & denture repair	Denture Repair (Maxillary) - \$53 Fillings (2 surface amalgam) - \$51 Fillings (2 surface resin) - \$61
Type 3: Root canals, gum disease, crowns, dentures, oral surgery & general anesthesia	General Anesthesia - \$35 Crown (Full cast noble metal) - \$270 Root Canal (Molar) - \$302 Denture (Maxillary) - \$302
Deductible	\$20 Per Visit
Annual Maximum (per person)	\$2,000 per calendar year

These charts show just a sampling of the benefits covered. Your plan will provide you paid benefits for over 350 Dental procedures. \*You and your family members may visit any licensed dentist. However, in most cases you will receive the greatest out of pocket savings if you see an in-network PPO provider. When choosing to see an out-of-network provider, you will likely pay the highest out-of-pocket expenses and be balanced billed. Rates are guaranteed through June 2021.

### Using your dental benefits is pain free!

**See any dentist.** Your Ameritas dental plan allows you and your family members to receive care from any licensed dental provider, regardless if they are in- or out-of-network. You do not need to switch providers. Family members do not need to see the same dentist.

### Immediate Access to over 100 Basic and Restorative Dental Procedures.

**There are no waiting periods for Type 1 or Type 2 services.** Once your plan is effective you can use the benefits on or after that effective date (Note: Type 3 services have a 6-month waiting period).

**Know whats covered.** As a smart consumer, it's best for you to know your share of the cost up front. For services over \$200 we recommend you ask your dentist to request a pretreatment estimate from our customer relations department. You will receive a written response showing what Ameritas estimates your dental plan will pay, and the amount that you will be responsible for.



## Search Network Providers

Visit [dentalnetwork.ameritas.com](http://dentalnetwork.ameritas.com) and select from Classic PPO & Plus networks. Find a Provider to see if your current provider is in the Ameritas Dental Network.

The network provider listing includes general and specialty practices, and lets you know if the provider is accepting new patients. You can request a map and driving directions to the provider's office. Check the provider profile for office hours. The network provider listing includes general and specialty

## Nominate Your Dentist

Don't see your dentist on the network provider list? Let us know. Once you're a member, you can nominate your provider to join the network. Just visit [ameritas.com](http://ameritas.com), log in to your secure member account, and select Nominate a Provider.

Only available to ASBA members - speak with your agent to join ASBA

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## DENTAL LIMITATIONS

Covered Expenses will not include and benefits will not be payable for expenses incurred:

1. for initial placement of any prosthetic crown, appliance, or fixed partial denture unless such placement is needed because of the extraction of one or more teeth while the insured person is covered under this contract. But the extraction of a third molar (wisdom tooth) will not qualify under the above. Any such prosthetic crown, appliance, or fixed partial denture must include the replacement of the extracted tooth or teeth.
2. for appliances, restorations, or procedures to:
  - a. alter vertical dimension;
  - b. restore or maintain occlusion; or
  - c. splint or replace tooth structure lost as a result of abrasion or attrition.
3. for any procedure begun after the insured person's insurance under this contract terminates; or for any prosthetic dental appliances installed or delivered more than 90 days after the Insured's insurance under this contract terminates.
4. to replace lost or stolen appliances.
5. for any treatment which is for cosmetic purposes.
6. for any procedure not shown in the Table of Dental Procedures. (There may be additional frequencies and limitations that apply, please see the Table of Dental Procedures for details.)
7. for orthodontic treatment under this benefit provision. (If orthodontic expense benefits have been included in this policy, please refer to the Schedule of Benefits and Orthodontic Expense Benefits provision found on 9260).
8. for which the Insured person is entitled to benefits under any workmen's compensation or similar law, or charges for services or supplies received as a result of any dental condition caused or contributed to by an injury or sickness arising out of or in the course of any employment for wage or profit.
9. for charges which the Insured person is not liable or which would not have been made had no insurance been in force.
10. for services that are not required for necessary care and treatment or are not within the generally accepted parameters of care.
11. because of war or any act of war, declared or not, while serving in the Armed Forces.



These dental insurance benefits, issued on Form Series 9000 Rev. 04-13, are underwritten by Ameritas Life Insurance Corp., a NE domiciled life insurance company with main offices located at 5900 O Street, Lincoln, NE 68521. Licensed in all states except NY, RI and NH. These products, and their features are subject to state availability and may vary by state. Certain exclusions and limitations may apply, for cost and complete details of coverage, please contact us or your agent. These insurance benefits are not available in AK, DE, HI, KS, LA, ME, MD, MT, NV, NH, NY, NC, ND, RI, SC, SD, UT, VT, WA. Ameritas Life Insurance Corp. ("Ameritas") provides the Dental coverage. Ameritas does not provide nor is it affiliated with any of the other programs provided as a part of this ASBA benefit package. Membership in ASBA is free. The premium fee for dental you will be charged includes the following insurance rates, which are paid to Ameritas: Member Only/ \$27.67 Member + 1/ \$56.17 + Family/\$88.00.

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FL, GA, IA, IL, IN, MI, MN, NE, NM, OH, OK, PA, TX, WI, WY