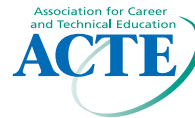


# ACTE Member Insurance Program

Through the Trust for Insuring Educators 



## Our Guarantee

*We want you to be completely satisfied with your association-sponsored insurance plan. Should you decide that a life, health or professional liability plan you have purchased is not right for you, return your certificate (without claim) within 30 days and your money will be refunded promptly — no questions asked, no forms to fill out.*

## Why buy insurance through your professional association?

### Group Rates

Buying insurance through a group may be more economical than buying an individual policy. Through your association, you're included in a large insurance-purchasing group with more than 1 million members. That's a lot of buying power!

### Quality Products

We offer top products from insurance industry leaders such as New York Life Insurance Company, GEICO, MetLife and others — companies with a proven record of financial strength and meeting their obligations to policyholders.

### Exceptional Service

We believe courteous, efficient service is required in every situation. If we fail to uphold that standard for even one member, we jeopardize our relationship with every member.

### Reliable partners

These plans are made available through your association's participation in the Trust for Insuring Educators (TIE). The Trust consists of more than 60 professional educational associations with more than 1 million members.

**ACTE sponsors these insurance plans as a service to members, but does not incur expenses or income from their sale.**



3130 Broadway | Kansas City, MO 64141  
(800) 821-7303 | FAX (816) 968-0577  
info@ftj.com | www.ftj.com/ACTE

100% ONLINE

Complete information<sup>†</sup> and applications for all products are available online at

  
[www.ftj.com/ACTE](http://www.ftj.com/ACTE)

IN PERSON

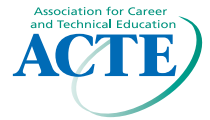
Customer service at your convenience.  
8:30 a.m. – 5 p.m. (CST)  
Monday through Friday (except holidays)

**800.821.7303**

<sup>†</sup> Including features, cost, eligibility, renewability, limitations and exclusions.

# ACTE Member Insurance Program

Through the Trust for Insuring Educators 



## Affordable, comprehensive protection you and your family can depend on

Access to the Trust for Insuring Educators (TIE) insurance program is the hidden gem in your ACTE membership. For more than 40 years, TIE has offered affordable insurance plans created with educators in mind.

Some plans feature rates or discounts not available elsewhere; others have unique features or benefit structure. All come with exceptional customer service provided by the program administrator, Forrest T. Jones & Company.

### Group Life Insurance

#### Graded Term Life\*

Our most popular plan features unisex rates applied in 5-year age bands. Members and spouses under age 65 can request of up to \$1 million in coverage. Once approved, coverage continues to age 80 as long as premiums are paid.

*Underwritten by New York Life Insurance Co., New York, NY. Policy form GMR-FACE-G6300*

#### 10-Year Level Term Life\*

Lock in rates guaranteed not to change for the first 10 years of coverage! This term life plan features five rate tiers, which rewards the healthiest applicants with lower premiums.

*Underwritten by New York Life Insurance Co., New York, NY. Policy form GMR-FACE-G291120*

#### Accidental Death & Dismemberment\*

Our plan pays up to \$300,000 for death from any covered accident, and lesser amounts for the loss of limbs or eyes. All benefits DOUBLE if the accident or occurs on a common carrier or is work-related. Family coverage is available.

*Underwritten by New York Life Insurance Co., New York, NY. Policy form GMR-FACE-G18692*

\* Not available in certain states or to residents of a foreign country. If you live in Canada or Puerto Rico, please call for product availability.

‡ Some discounts, coverages, payment plans and features are not available in all states or all GEICO companies. GEICO is a registered service mark of Government Employees Insurance Company, Washington, D.C. 20076; a Berkshire Hathaway Inc. subsidiary.

### Auto & Home

#### GEICO Auto Insurance‡

Members may qualify for a special association discount as well as other discounts in most states. GEICO features 24-hour claims handling and a handy mobile app that puts policy services at your fingertips. For a quote in 15 minutes or less, visit [www.geico.com/TIE](http://www.geico.com/TIE). or call (800) 368-2734.

#### Property Insurance

GEICO can help homeowners, renters and condo / co-op owners can find affordable coverage for their real estate and personal property through GEICO Insurance Agency, Inc. Start a rate quote online at [www.geico.com/TIE](http://www.geico.com/TIE).

#### LegalShield & IDShield

Protect yourself and your family from life's common legal issues and the rising crime of identity theft with LegalShield and its companion product, IDShield. Association members receive a rate reduction of up to 20% and can save even more when purchasing both products.

### Health Insurance

#### Educators Dental Plan

Take care of your family's teeth with a MetLife dental plan that pays for preventive / diagnostic care and basic restorative care with no waiting period. Choose from a nationwide roster of participating dentists.

#### Long-Term Care Insurance

Our evaluation service provides personalized, no-obligation price and benefit comparisons on long-term care insurance plans from several top-rated insurers, covering home health care, assisted living and nursing home expenses.

#### Group Disability Income Protection\*

If you can't work due to a covered disability, receive up to two-thirds of your salary to age 65. Choose a monthly benefit amount from \$200 to \$5,000. Short-term disability coverage option also available.

*Underwritten by New York Life Insurance Co., New York, NY. Policy form GMR-FACE-G5438*

### Career Protection

#### Professional Liability Insurance

*(For W-2 employed educators and student educators)*

Our policy covers you individually against a broad range of risks that educators face. Choose either \$1 million or \$2 million in protection. Rates start at \$94 per year.

#### Private Practice Professional Liability

An affordable option for educators not directly employed by a school or district. The plan offers liability protection to individuals, partnerships and corporations, with liability limits as high as \$1 million per claim / \$3 million aggregate per year.

**Additional plans available online**

100% ONLINE

Complete information<sup>†</sup> and applications for all products are available online at [www.ftj.com/ACTE](http://www.ftj.com/ACTE)

IN PERSON



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