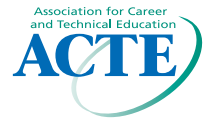


ACTE Member Insurance Program

Through the Trust for Insuring Educators 



Why buy insurance through your professional association?

Group Rates

Buying insurance through a group may be more valuable 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, 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.

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.

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



Trust for Insuring Educators

Administered by
Forrest T. Jones & Company 

2600 Grand Blvd., Suite 900
Kansas City, MO 64108
(800) 821-7303 | FAX (816) 968-0577
info@ftj.com | www.ftj.com/ACTE

100% ONLINE

Complete information[†] and applications for all products are available online at

 **www.ftj.com/ACTE**

[†] Including features, cost, eligibility, renewability, limitations and exclusions.

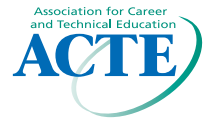
IN PERSON

Customer service at your convenience.
6:30 a.m. – 6:30 p.m. (CST)
Monday through Friday (except holidays)

800.821.7303

ACTE Member Insurance Program

Through the Trust for Insuring Educators 



Valuable, 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 50 years, TIE has offered valuable insurance policies created with educators in mind.

Some policies 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 policy features unisex rates applied in 5-year age bands. Members and spouses under age 65 can request 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 policy 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

20-Year Level Term Life*

Lock in rates that remain the same for two full decades! The 20-Year-Level Group life insurance policy helps protect your family longer -- for even greater peace of mind.

Underwritten by New York Life Insurance Co., & New York, NY. Policy form GMR-FACE-G-31110

Accidental Death & Dismemberment*

Our policy 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 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.*

Auto & Home

Auto & Home Insurance

Members have access to special discounts on auto and home insurance from Farmers GroupSelect. Other program offerings include personal service along with a full suite of products, such as coverage for renters, motorcycles, boats and more.

Health Insurance

Individual & Group Health Plans*

Compare health plans from leading insurers side-by-side and enroll in coverage online through eHealth, a leading private health insurance exchange. eHealth offers educational resources and licensed agents to help you select the best coverage for your situation.

Accident Plan*

Accident insurance pays you cash benefits if you are injured as a result of a covered accident. You can use the money for co-pays and deductibles or expenses that a traditional health insurance plan may not cover. Coverage available for your spouse and dependent children.

Underwritten by Aflac Group, Columbus, GA

Additional plans available online

Long-Term Care Insurance

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

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.

Underwritten by MetLife, New York, NY

Educators Vision Plan*

Help lower your family's out-of-pocket costs on eye exams, glasses, contact lenses and more. With affordable co-payments and nationwide access to discounts, you'll be seeing your way to clear savings in no time.

Underwritten by MetLife, New York, NY

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 \$108 per year. A special \$1 million Student Plan starting at \$29 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.

Pet

Pet Insurance

Customizable pet insurance from MetLife. Choose from different coverage maximums, different reimbursement percentages, and different deductibles to create the perfect plan for your family.

100% ONLINE

Complete information[†] and applications for all products are available online at www.ftj.com/ACTE

IN PERSON



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