

Association for Education and Rehabilitation of the Blind and Visually Impaired (AER)

Member Insurance Program

Through the Trust for Insuring Educators (TIE)/Forrest T. Jones



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 AER 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 structures. 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 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 from 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 from 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 occurs on a common carrier or is work-related. Family coverage is available.

Underwritten by New York Life Insurance Co., New York, NY. Policy from 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 Employee Insurance Company, Washington, DC 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 or call 800-368-2724.

Property Insurance

GEICO can help homeowners, renters and condo/co-op owners to 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

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.

Pet Insurance

Pet insurance can give you peace of mind by making health costs for your dog or cat more affordable, letting you enjoy extra quality time with your four-legged family members. Contact us for a rate quote.

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, you can 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 from 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 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 are available online.

Contact us today to get started!

800-821-7303

www.ftj.com/aer

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