



# The ACA Member Benefit Program helps its members *thrive!*

ACA members have a shared passion that has led members to join the American Chiropractic Association. Your membership in this association not only puts you in touch with other people who share the same interests and experiences, it carries the benefit of competitive group insurance that serves your family in many ways. Below are some important benefits and insurance plans available to ACA members:

## Accident & Emergency Products

### Group Accidental Death & Dismemberment Insurance Plan (AD&D)\*:

Accidents are one of the leading causes of death in our nation, according to the National Safety Council.<sup>1</sup> The AD&D Plan pays up to \$250,000 CASH benefits for covered injuries or death in a covered accident. Insured family members receive a percentage of the chosen maximum for covered injuries or death.

### Emergency Assistance Plus® (EA+®)<sup>2</sup>:

Emergency Assistance Plus® (EA+®) provides you with emergency medical and travel assistance when something happens to you away from home. EA+ helps pay for emergencies your health insurance generally will not cover.

## Life Insurance Products

### Group Term Life Insurance Plan\*:

With a Group Term Life Insurance Plan, you can help take care of your family's day-to-day needs with up to \$500,000 in coverage after you are gone.

### Group 10-Year Level Term Life Insurance Plan\*:

A Group 10-year Level Term Life insurance policy will help protect your family's financial wellbeing with up to \$1,000,000 for a specific period of time with affordable premiums that remain stable for the first 10 years of your coverage.

## Supplemental Products

### Auto and Home® Insurance\*\*:

As a member of ACA, you have access to member discounts on Auto and Home Insurance through MetLife Auto & Home. Calling for a quote is quick and easy, and there are many ways to save with automatic payments and multi-policy discounts.

### Long Term Care (LTCR):

ACA's Long Term Care plans can give some relief to seniors by helping you discover the best way to afford the high costs of living and care.

To learn more information about your valuable member insurance, including features, costs, eligibility, renewability, limitations & exclusions, please visit, visit [www.acatodayinsurance.com](http://www.acatodayinsurance.com)

ACA Group Benefits Program • P.O. Box 9159 • Phoenix, AZ 85068

<sup>\*</sup>Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on Policy Form GMR

<sup>\*\*</sup>Underwritten by MetLife Auto & Home. MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates. Coverage, rates and discounts are available in most states to those who qualify.

<sup>1</sup>Injury Facts, 2017 Edition, National Safety Council.

<sup>2</sup>Emergency Assistance Plus® and EA+® are EA+ trademarks belonging to Worldwide Rescue & Security, Inc., and are used with permission. Coverage may vary or may not be available in all states.

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