



## 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 Benefit Packages- exclusively for members!



**These exceptional Dental, Vision and Hearing benefit packages are immediately available to you when you enroll in the ASBA360 Essential or Choice plan.**

## TWO PLANS TO CHOOSE FROM: ESSENTIAL AND CHOICE

Dental Benefits <sup>1</sup>	ESSENTIAL PLAN	CHOICE PLAN
What the plan pays	In-Network*/Out-of-Network	In-Network*/Out-of-Network
<b>Type 1:</b> Routine cleanings & routine oral exams, bitewing/full mouth x-rays	100%	70% 1st calendar year ** 80% 2nd calendar year 90% 3rd calendar year 100% 4th calendar year
<b>Type 2:</b> Fillings, restorative composites & denture repair	50%	50% 1st calendar year ** 60% 2nd calendar year 70% 3rd calendar year 80% 4th calendar year
<b>Type 3:</b> Root canals, gum disease, crowns, dentures, oral surgery, implants & general anesthesia	20%	20% 1st calendar year ** 30% 2nd calendar year 40% 3rd calendar year 50% 4th calendar year
<b>Deductible (per person)</b>	\$25 per visit	\$25 per visit
<b>Dental Maximum (per person)</b>	\$1,500 per calendar year	\$5,000 per calendar year
Vision Benefits	In-Network*	
<b>Frequency</b>		
Exam	every 12 Months	every 12 Months
Frames/Lenses	n/a	every 24 Months
<b>Copays</b>		
Exam	\$0.00 copay	\$5.00 copay
Materials Combined	n/a	\$30.00 copay
<b>Benefits</b>		
Exam	Covered in full	Covered in full ***
Frame		\$120 allowance ***
Lenses Single, Lined Bifocal & Trifocal Polycarbonate for Children Standard Progressives Premium Progressives Custom Progressives Other Lens Options	20% savings on complete pair of prescription eye glasses	Covered in full *** Covered in full *** Covered in full *** \$95 - \$105 copay \$150 - \$175 copay Average 30% savings
<b>Elective Contact Lenses</b>	n/a	\$100 allowance *

You have the ability to visit any licensed dentist, you will receive the greatest out of pocket savings if you see an in-network PPO provider.  
\*When using an out-of-network provider, you will likely pay the highest expenses and be balanced billed. \*\* Plan coverage increases each year. Increase is subject to the individual requirement of one dental claim per year. In absence of a dental claim the coinsurance reverts back to the beginning benefit.\*\*\* Less any applicable copays. Based on applicable laws, reduced costs may vary by doctor location.

Dental Rewards	
These dental plans include a valuable feature that allows qualifying plan members to carryover part of their unused annual maximum. A member earns dental rewards by submitting at least one claim for dental expenses incurred during the benefit year, while staying at or under the threshold amount for benefits received for that year. Members and their covered dependents may accumulate rewards up to the stated maximum carryover amount, and then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions. If a plan member doesn't submit a dental claim during a benefit year, all accumulated rewards are lost. But he or she can begin earning rewards again the very next year.	
Benefit Threshold:	<b>\$750</b> Dental benefits received for the year cannot exceed this amount
Annual Carryover Amount:	<b>\$250</b> Dental Rewards amount is added to the following year's maximum
Maximum Carryover:	<b>\$1,000</b> Maximum possible accumulation for Dental Rewards

Hearing Benefits
You and your extended family members have exclusive access to hearing consultations and discounts up to 48% off all levels of hearing technology through Start Hearing.

Find a Provider
Dental: Visit <a href="http://dentalnetwork.ameritas.com">dentalnetwork.ameritas.com</a> and select from Classic PPO & Plus networks. Find a Provider to see if your current provider is in the Ameritas Dental Network.
Vision: Find a VSP doctor today by visiting <a href="http://www.vsp.com/eye-doctor">www.vsp.com/eye-doctor</a> .
Hearing: Search providers at <a href="http://www.starhearing.com/partners/amba">www.starhearing.com/partners/amba</a>

Plan Availability
<b>REGION 1:</b> AL, AR, KY, MO, MS, TN, WV
<b>REGION 2:</b> FL, GA, IA, IL, IN, MI, MN, NE, NM, OH, OK, PA, TX, WI, WY
<b>REGION 3:</b> AZ, CO, ID, VA
<b>REGION 4:</b> CT, DC, MA, NJ
<b>REGION 5:</b> CA

### 360 ESSENTIAL PACKAGE MONTHLY RATES

REGION PRICING:					
	1	2	3	4	5
<b>Member</b>	\$49.75	\$53.66	\$61.51	\$65.76	\$73.82
<b>Member + Spouse/ Child</b>	\$87.50	\$95.42	\$101.15	\$109.76	\$126.12
<b>Member &amp; Family</b>	\$122.38	\$137.86	\$151.32	\$168.13	\$198.52

### 360 CHOICE PACKAGE MONTHLY RATES

REGION PRICING:					
	1	2	3	4	5
<b>Member</b>	\$64.76	\$71.55	\$82.02	\$87.68	\$98.42
<b>Member + Spouse/ Child</b>	\$116.67	\$127.23	\$134.87	\$146.35	\$168.17
<b>Member &amp; Family</b>	\$163.18	\$183.82	\$201.77	\$224.18	\$264.70

Dental underwritten by  
**Ameritas**  
fulfilling life.

Vision services through  
**vsp**

<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. Plans not available in AK, KS, LA, ME, MD, MT, NV, NH, NY, NC, RI, SC, SD, UT, WA, OR, VT.

# Only available to AMERICAN SENIOR BENEFITS ASSOCIATION Members



## 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.