

Vintage Times

2019/2020

The Association of Retired Americans

FINDING BALANCE

People Who Care
Caring For You!

PHYSICAL BALANCE

EMOTIONAL BALANCE

FINANCIAL BALANCE

MEDICARE CHANGES FOR 2020

YOUR ARA BENEFITS:
SUMMARY SAVINGS GUIDE

**ARA
MEMBER
OFFERS**

Cancer genetic testing (p. 9)
Long-term care insurance (p. 26)
Oxygen concentrator (p. 27)

(p. 28) Home security
(p. 29) Auto/Home insurance discounts
(p. 31) Emergency Assistance for Travel



Balance

Dear ARA Members,

“Finding Balance” is a concept that’s become more important as we age and as many of us are living longer into our retirement years.

But balance can be one of those elusive elements in life. You know when life is *out of balance*, but maybe you don’t know when you are *in balance*. And, it can change from day to day.

We are encouraging you to take a good look at your overall life to see if you are finding balance in your:

- Physical health
- Emotional health
- Financial health

This issue will give you a few tips in some of these areas, but it’s just a starting point. Balancing your life is a task that has no end. But we like to look at that as a good thing, because it means you can keep trying new things!

In this issue, we also are introducing a number of new Special Offers for ARA members: *Cancer genetic testing, oxygen concentrator purchase, long-term care insurance, home security system, and auto and homeowner’s insurance.*

For your financial balance, we recommend that you consult a licensed insurance agent to assist you with issues that can be quite complex and confusing. **Contact us by phone – 800-806-6160 -- or email – ARA@ara-usa.org**, and we can help you find an agent near you. Or send us an email through “Contact Us” at our website: www.ara-usa.org.

Sincerely,

John K. Smith
President & CEO
The Association of Retired Americans (ARA)

Vintage Times

2019/2020
The Association of Retired Americans

6505 East 82nd St., Suite 130
Indianapolis, IN 46250-5507

Vintage Times is published periodically for members of the Association of Retired Americans (ARA). Any inquiries or suggestions should be directed to John K. Smith, President of ARA, at 1-800-806-6160.

John K. Smith, ARA President & CEO

Board of Directors:

John K. Smith, *Chairman*
Fritz Brauer, *Secretary-Treasurer*
Richard M. Dellinger, *Director*
John M. Smith, *Director*
Kimberly Walden, *Director*
Gary Watson, *Director*
Andrea White, *Director*

Editor

John K. Smith, ARA President & CEO

Contributing Writers

Nancy Zalud
Hartley Miller

Layout and Graphic Design

Vincent Morretino

Entire contents copyright 2019 by Association of Retired Americans. Reproduction in whole or in part without written permission is prohibited. *VINTAGE TIMES* is not responsible for any typographical errors or opinions of the writers. *VINTAGE TIMES* reserves the right to edit or reject any editorial matter submitted for publication for any reason.

ARA office address is:

The Association of Retired Americans
6505 E. 82nd St., Suite 130
Indianapolis, IN 46250-5507
Phone: 317-915-2500
Fax: 317-915-2510

Toll-Free: 1-800-806-6160

8:00 am - 4:00 pm (Eastern Standard Time)
Monday - Friday

ARA websites:

www.ara-usa.org
www.ARAcares.com



6



12-13



20



23

FINDING BALANCE

Introduction.....4-5

PHYSICAL BALANCE

Sleep...Balancing Day & Night.....6

Diet...Variety and Moderation.....7

Stay on Your Feet and Keep Moving!.....8

CGx Genetic Cancer Screening.....9-11

EMOTIONAL BALANCE

Maintaining Calm and Contentment.....12-13

ARA MEMBER BENEFITS

Intro to Your ARA Quick Guide of Member Benefits.....14

ARA Membership QUICK GUIDE.....15-18

MEDICARE

Medicare Changes for 2020.....19

Part D Prescription Drug Plans.....20

Medicare Supplement Plans.....21

Medicare Advantage Plans.....22

FINANCIAL BALANCE

Insurance, Savings, Security...Peace of Mind.....23-24

Checking Your Options:

Long-Term Care & Short-Term Care Insurance.....25

ARA Members Discount for Long-Term Care Insurance.....26

Portable Oxygen For Your Way of Life—

Inogen Offer to ARA Members.....27

Secure Your Home with Vivint—ARA Member Offer.....28

Auto & Homeowners Insurance Discount.....29

ARA Membership Application.....30

Emergency Assistance Plus.....31

Finding Balance



Finding balance means that you plan and live your life to include all the things you need—in moderation. As our mothers told us: too much of anything is not good for us!

Finding balance also means that you generally are at peace with your life and that you continue to bring new activities, new people, new knowledge and new perspectives into your life. Life is growth, and when we stop growing, we stop living, in the best sense of the word.

There are many factors that go into living a balanced life. In this issue, we are focusing on three primary areas: physical, emotional and financial. There are other factors and many other subsets of each factor, so look at this as just a starting point for your search for balance.

PHYSICAL BALANCE

For your physical health and well-being, we are highlighting several areas:

Sleep Diet Exercise

We also have important news about a **cancer genetic testing program** that is fully covered by Medicare Part B or Medicaid, if you qualify for medical necessity based on your personal medical history or family history. See page 9 for more details.

EMOTIONAL BALANCE

Even with the best diet, regular and adequate sleep and physically challenging exercise and activities, your life may be missing something if you don't have emotional balance.

Emotional balance encompasses a wide range of aspects related to how you feel about yourself and others. We'll touch on several, including:

- Friendship
- Social activities
- Church/spiritual
- Keeping memories alive
- Putting your house in order

Having well-rounded activities related to all of these can bring you the emotional balance that helps with continuing everything you need to do to maintain your physical balance, too.

FINANCIAL BALANCE

It's a fact of modern life that budgeting, saving and spending become more critical during your retirement years and when you are approaching retirement.

None of us know exactly how long our money has to last, and the idea that we could outlive our savings is a worry that can knock you off balance. We will highlight:

- Health and life insurance
- Retirement savings
- Long-term and short-term care insurance
- Home security

JUGGLING YOUR BALANCING ACT

If you think this sounds like a lot to balance, you are right! That's why we recommend you focus on one area or a few areas at a time. Get into a regular routine on each and then move on to tackle the next.

And remember, there is no "right" answer to finding balance. It is different for each of us. The important thing to know is that we can each find balance to allow us to truly enjoy our lives, our loves and our families!



Sleep...Balancing Day & Night

Whether you look forward to sleep each night or you dread it due to insomnia or a feeling that it's "non-productive" time, sleep is important. Getting the right balance of sleep time and wake time is critical to a healthy life.

It is a myth that older adults need less sleep. WebMD tells us that we need about the same amount of sleep in our older years as we did in our 20s.

If you do not get enough sleep, you risk accidents and injuries; serious conditions such as heart disease, stroke and diabetes; lower sex drive; depression; faster aging of skin; memory and concentration problems; and weight gain.

And if you're one of those people who truly believe that you have adapted and do well on only 5-6 hours of sleep a night, think again. Studies show that this kind of sleep deprivation actually impairs your judgment to be able to assess your own level of functioning.



WHY WE HAVE TROUBLE SLEEPING

While we need just as much sleep as ever, many older adults do have more difficulty getting enough sleep. Some of the main reasons include:

Sleep apnea – If you have this diagnosis, CPAP machines and other treatments can make a big difference.

Heart issues, such as heart rhythm – People who need a pacemaker to regulate their heart often find they sleep better after receiving one.

Medications – There are many medications that can cause either drowsiness during the day or insomnia at night. Talk with your doctor about side effects and ask if altering your medication time could help.

Frequent urination and/or arthritis pain – Your doctor may have tips on these issues, such as reducing liquid intake in the evening.

Restless leg syndrome – The occurrence of this condition increases with age.

Advanced sleep phase syndrome – With age, your body's clock tends to adjust to earlier bedtime and earlier wake times. If you try to fight your body and continue to be a "night owl," you may not be getting enough sleep.

TIPS TO GET YOUR ZZZs

You can find lots of tips to sleeping better. Try lots of ideas to see what works best for you; there is not a one-size-fits-all solution. Here are just a few techniques:

See your doctor – If you are not sleeping 7-9 hours a night or you do not feel rested when you wake, talk to your doctor. There may be health conditions or medications that are factors.

Lights off! – Studies have shown that a darkened room—with electronics turned off—can help you sleep.

Exercise – During the day, be sure you get exercise. Consult your doctor for the best exercises for you. Exercise early in the day and get a little sunlight each day, if possible.

Enforce a schedule – A regular schedule of bedtime, wake time and meal times can help you sleep better. Your body likes to be on a regular routine.

Prepare for bedtime – Sleep in a cool room and do something relaxing before you go to bed. That may be a warm shower, meditation, reading or listening to music.

More information: WebMD has short, informative articles, including:

Do Seniors Need Less Sleep? – 10 Things to Hate About Sleep Loss – How to Sleep Better as You Get Older

Diet...Variety and Moderation

“Eat a balanced diet.” You’ve heard it your whole life. The good news is that it can be easier than you think. Especially if you are already retired, you probably have more time to plan what you eat and to put together healthy meals. Even if you don’t like to cook, you can eat healthy with a lot of fruits and vegetables that can be eaten raw.

If you’re the type that likes to schedule things in advance, make a weekly menu that has variety. You’re probably preparing food for fewer people—maybe just yourself. You can fix food and split it into separate meals that you refrigerate for later in the week or freeze to use over the next few weeks.

AVOID FAD DIETS—STICK TO THE BASICS

Popular fad diets often emphasize a few specific foods or types of foods. That may work for some for quick weight loss, but the results also can reduce your energy and overall health.

The basics of healthy protein, whole grains, healthy fats, less salt and lots of fruits and vegetables still work best for most of us. Of course, if you have allergies or conditions such as gluten intolerance, you need to make adjustments to what you eat.

FOODS FOR US

According to WebMD, here are some foods that can be especially good for older adults: blueberries, fiber, fatty fish, olive oil, yogurt, tomatoes, red wine (in moderation, of course), broccoli and nuts.

TASTE THE RAINBOW

An interesting way to vary your fruits and vegetables is to focus on color. Try to eat a wide variety of colors throughout the day:

RED grapes, strawberries, tomatoes

PURPLE & BLUE plums, blueberries, eggplant

YELLOW & ORANGE bananas, cantaloupe, oranges

GREEN lettuce, broccoli, avocado

WHITE cauliflower, potatoes, white nectarines or peaches, mushrooms, coconut.

DON'T FORGET THE WATER!

Feeling tired, have headaches and constipation? It could just be that you are dehydrated.

- Drink a glass of water before and/or after each meal.
- When you eat out, order a glass of water first.
- Reduce your water intake (and other liquids) closer to bedtime.

EAT OUT WITH FRIENDS

Here’s a way to combine your diet balance with your emotional balance!

- Plan regular days to eat out with friends.
- Choose a restaurant that has a good variety of choices and fresh food.
- Select a place that has food you like but that you rarely fix for yourself; for some, that’s salmon or other fish.

More information: WebMD has short, informative articles, including:

Best Foods for Your Anti-Aging Diet – Foods for a Long, Healthy Life

Myths and Facts about Nutrition After 50 – Signs of Poor Nutrition



Stay on Your Feet and Keep Moving!

Just keep moving! That's probably the best exercise advice there is. And it's especially important as we get older. Exercises designed to improve your balance are most critical.

If you have a fear of falling, it's justified. The U.S. Centers for Disease Control and Prevention statistics tell the story*:

- **If you are 65 or older, you have a one in four chance of falling this year.**
- **Every 19 minutes, an older adult dies from a fall.**
- **Every 11 seconds, an older adult is treated in an emergency room for a fall.**
- **In 2015, Medicare and Medicaid paid over \$35 billion related to fall injuries.**

But don't let a fear of falling keep you from being active. The more you move, exercise, stay on your feet...the better your balance will be and your ability to AVOID falling.

ALERT: Be sure to discuss any exercise plans with your doctor, especially if you have any existing balance problems or other health conditions.



A couple of good sources for exercises:

- Balance exercises—on Mayo Clinic's website: Healthy lifestyle/fitness. These include weight shifts, single-leg balance, bicep curls with a dumbbell and even Tai chi.
- 14 Exercises for Seniors to Improve Strength and Balance (Philips Lifeline website: resources/blog). These include: Single Limb Stance, Walking Heel to Toe, Rock the Boat, Clock Reach.

And a lot of these exercises do not require any special equipment. So, no excuses!

If you are not thrilled about exercising just to exercise, here are more ideas to keep you moving, while you have fun or get things accomplished.

DANCE, DANCE, DANCE

Want to reduce your risk of dementia? Put on your dancing shoes and hit the floor!

That's right! Studies have shown that dancing on a regular basis is linked to a **76 percent reduction in dementia risk** (New England Journal of Medicine, June 19, 2003).

SPORTS

There are so many sports to choose from, so everyone should be able to find one that fits their liking and their ability. Whether you are on a team, you play as a couple or you participate as an individual, there is a sport for you!

- Tennis, pickleball, racquetball, shuffleboard, 5K walk/run or higher
- Basketball, softball, golf, swimming, skiing

GARDENING, HOME REPAIRS

Taking care of the things you own provides exercise, too. Whether you grow flowers, or vegetables; have a workshop where you build things; make or repair toys for grandkids; clean your home inside and out; or other activities: you are bending, stretching and extending yourself. All good for your well-being.

Whatever you do for exercise: Keep doing what you can do, as long as you can do it!

* <https://www.ncoa.org/news/resources-for-reporters/get-the-facts/falls-prevention-facts/>

CGx Genetic Cancer Screening

By Hartley Miller

Dealing with cancer or thinking about the disease can be quite overwhelming, but getting adequate information about the disease before and after it strikes can be empowering, comforting and lifesaving.

CGx is the short form of Cancer Genomics and it's a test done to determine if a person is predisposed to developing hereditary cancer. All cancers are triggered by changes to the genes in the DNA – these changes are called mutations and the damaged gene can accumulate in the body cells, thereby leading to an overgrowth which could lead to cancer.

Hereditary Cancer: Different from Other Cancers

Cancers that are caused by inherited mutations are referred to as hereditary cancers while those that arise from factors other than an inherited mutated gene, are known as sporadic cancer. The two are different in many ways.

Signs of Hereditary Cancer

Many signs serve as pointers to an inherited mutation in a family. The signs sometimes appear as simple as a member of the family developing the disease. While other signs will require a more in-depth knowledge of the family history to see how many members of the family have come up with a certain type of cancer in the past.

What is CGx Cancer Screening?

CGx cancer screening looks for inherited variants or changes in the genes of an individual. These kinds of variants may be harmful, neutral or even beneficial. The harmful variants present in some genes are associated with a higher risk of coming up with cancer. Inherited gene variants are believed to be responsible for about 10% of cancers that occur in humans.

Benefits of a CGx Cancer Screening

CGx screening for gene mutations linked with hereditary cancer can afford health professionals some vital information about the person to undergo the testing and also other members of the person's family.

Benefits of CGx Screening for People with Cancer

- This sort of screening can assist women who are diagnosed with cancer of the breast to make surgical decisions on whether to undergo bilateral mastectomy or lumpectomy.
- It can help people that have been diagnosed with advanced ovarian cancer or metastatic cancer of the breast to decide on the kind of treatment they want.
- Men diagnosed with prostate cancer can decide on the kind of treatment they want.
- It can assist individuals that have been diagnosed with cancer in qualifying for clinical trials that enroll patients having hereditary cancer.
- It helps people that have cancer understand the risk of developing more cancers.
- Finally, it can help members of the family that have not developed cancer understand the risk associated with it.

Benefits of CGx Screening for People without Cancer

- A negative result may indicate that the individual has not inherited a mutated gene and they do not have a higher risk of developing the disease.
- It can at the same time help people understand how to manage cancer risks.

Limitations of CGx Genetic Cancer Screening

CGx screenings are not appropriate for everybody and there are some limitations to it:

- It does not provide a definite answer about hereditary cancer in a family at all times. Some results are even uninformative and they do not give additional information as regards the risk of cancer in the family.
- Not everyone is a candidate for CGx screening
- The test is most times expensive if not covered by insurance.

Continued on next page

It is important to note that no CGx test will tell if one will develop the disease. However, it will help one understand that one has a higher risk of developing the disease than most other people.

Only a few people with gene mutations will come up with cancer. What this implies is that a woman with about 50% chances of developing breast cancer may not come up with the disease. While a woman with just 25% of developing the type of cancer may have it, eventually.

Set of People that Should Consider CGx Screening

If you are concerned about whether your family history puts you at risk of developing cancer, it is best to consult with a genetic counselor. The features of the medical family history of a person that may suggest hereditary cancer syndrome are:

- Diagnosis of cancer at a very young age
- A single person in the family with many types of cancer
- Presence of cancer in paired organs like the breasts and kidney
- Presence of cancer in 1st-degree family members such as the parents, children, siblings of an individual.
- An unusual case of a type of cancer
- Being a member of an ethnic group known to have a higher risk of developing a certain type of inherited cancer
- Having many members of the family with the disease.

If an individual is suspecting that there may be inherited cancer susceptibility syndrome in the family, the best thing to do is to seek genetic counseling, followed by screening.

CGx Cancer screening is more informative if it begins in a family member with a current or previous diagnosis than in a member who has never had the disease.

How is CGx Cancer Screening Done?

CGx screening is usually requested by a genetic counselor who has reviewed the patient's family history. The screening options that a health professional may choose from will include the ones that screen single genes and the ones that look out for harmful mutations in many genes, all at the same time.

The screening is done with a sample of tissue or body fluid such as blood. Sometimes, cells from the inside of the cheek, saliva or skin cells are used as samples. These samples are then sent to the laboratory for analysis.

The result of the analysis will be sent to the counselor after some weeks. The counselor will then interpret the results to the patient.

Disclaimer of Potential Unintended Consequences When Exploring Your Genetic Propensity

At CGX-DNA-TESTING your privacy is very important to us. You should be aware that we do not share your Genetic Information without your consent, nor share it with law enforcement unless compelled by valid legal order.

Federal and State laws exist to protect genetic information from health and life insurers and discrimination against you based on genetic risk information uncovered via tests. The federal Genetic Information Non-discrimination Act does prohibit insurers from asking for or using your genetic information to make decisions about whether to sell you health insurance or how much to charge you. Furthermore, some states provide extra consumer protections. Generally, if you get a genetic test after you have a policy, the results can't affect your coverage. However, these protections may NOT apply to New or Renewing: long-term-care policies, life, or disability insurance. Insurers in some cases are permitted to review your medical records and ask you questions about your health history and that of your family. Prior to requesting any genetic tests, you should contact your insurance provider to determine if your results need to be disclosed and the impact they may have on insurability and your premiums.

Therefore, unless required or otherwise to your benefit we remind you that personal health information you disclose or otherwise share may be used against your interests. By using our services you accept any and all consequences the results may have on current and future insurance availability or premiums, discharging, indemnifying and holding each of CGX-DNA-TESTING, our respective subsidiaries, affiliates, and suppliers, and each of their respective officers, directors, shareholders, agents and employees from any and all liability, claims, causes of actions or damages of any kind, whether direct, indirect, consequential, incidental, punitive or otherwise, however caused and regardless of the theory of liability, arising from the result of your test.



DID YOU KNOW?

Comprehensive DNA cancer screening tests are now being covered by Medicare Part B for patients that have a personal or family history of certain types of hereditary cancers.

ARA MEMBERS CGX SCREENING

As a value-added service to ARA Members we are pleased to inform you that we have established a working partnership with CGX DNA Testing LLC, to assist our members in determining eligibility and coordination of testing.

What We Do? All within the convenience of your home.

1. Review medical necessity & Medicare coverage guidelines.
2. Coordinate physician telemedicine consultation.
3. Coordinate in home swab and delivery to lab.
4. Coordinate follow-up test result review with physician.

Why CGX DNA Testing (Cancer Genomics)

- Predict your risk of developing a disease
- Provide you with information to guide your healthcare
- Detect if you have genes that are likely to transfer a higher cancer risk to your offspring

**CALL TOLL FREE 866-410-9793 or
VISIT WWW.CGXDNATESTING/ARA.COM**

Maintaining Calm and Contentment

Exercising, getting enough sleep and eating right are all good and right things to do, but another part of your balance is emotional.

If you're feeling moody, depressed, angry or hopeless, you are out of balance emotionally. But there are lots of things you can do to get back into balance, and your family and friends can help.

DEPRESSION

As we get older, there are many changes that can make us sad or cause anxiety: illness, retirement, losing friends and family who either die or move away. So, depression IS a common problem for some older adults, but it isn't an inevitable part of aging.

You can watch for warning signs of depression, take action to regain your emotional balance and keep activities going that will help you avoid depression. It's up to you, but know, also, that friends, family and medical & social service agencies are all available to help you!

Sometimes it's as simple as a change in medication; some medications can affect your moods while they help with certain illnesses and medical conditions.

ALONE VS. LONELY

Some older adults spend a lot of time alone. That doesn't necessarily mean they are lonely, but some may be.

- According to the 2010 U.S. Census, over 28 percent of people age 65 and over were living alone.
- The National Academy of Sciences reports that social isolation and loneliness increase the risk of death in older adults.

Living alone doesn't mean you are lonely, but it is a risk factor in becoming isolated. When you live alone, you need to make more of an effort to socialize and interact with other people.

That means you need to get out of your home and do things with others. Here are some ideas.

FRIENDS

Try very hard not to lose touch with those who have been close to you; they are the people who have shared your life and your adventures.

- If you have friends nearby, go see them, and invite them to your home.
- If you have friends far away, call them on the phone regularly and talk. You can even set up a specific time each week or each month for your calls.

You may be losing some of your long-time friends, but it's never too late to make new friends. People like you are looking for others to spend time with, to share life with and participate in activities together.



SOCIAL EVENTS

One good way to interact with friends—or make new friends—is to participate in social events.

- Join a dance club, a gardening club, a sewing club, a walking club, or any organization that interests you.

You may need to push yourself to do it, but it will be well worth the effort. And, don't give up. If you join one organization and it doesn't "click" with you, try another. There are lots of types of events and activities.

Volunteer! One of the best ways to get out with people is to volunteer to help with something that is important to you. It could be literacy, a food bank, hospitals, or many others.

- Make a list of the types of things you like to do or that interest you.
- Go online and search for volunteer activities and social events/groups that are related to your interests.
- Ask friends, family, church members if they have ideas.

MEMORIES

Don't ever stop looking at your photo albums and scrapbooks! Those are part of your history and always worth your time.

Your children and grandchildren also will be happy to look at these memories with you, so they can share the time with you and learn more about what makes you tick and the journey you have taken in life.

If you haven't done so yet, write down some of your most important memories—the good and the bad. Doing this will help you remember your path, and this is an excellent way to pass down your history to other family members.

- You can do this in formal journals, online or just on pieces of paper that you keep in a box.
- There are no set rules on how you compile your own history!

CHURCH/SPIRITUAL

For many of us, our church or other spiritual pursuits help sustain us through good times and bad. In addition to feeding our faith and our beliefs, attending church is a tremendous social activity for many.

It may give you that one day a week to connect with people you don't otherwise see. It may give you a chance to suggest meeting for lunch or dinner or just to chat after church or on another day. Don't miss this opportunity to reach out for social connections.

GETTING ORGANIZED!

Along with keeping your photos in good order, keep the rest of your life and your home in good order.

Getting organized may mean:

- Organizing your house, to sort out the things you can sell or donate.
- Getting your will, powers of attorney and other legal documents in order, and making sure that family or friends know where they are and what your wishes are.
- Developing a real monthly budget that tells you where your money is going and lets you plan how you want to move forward.
- Planning a vacation or short visits to family and friends.
- Making a list of chores/repairs/changes for your home. Even if you need help to get them done, having a list is a great way to start!

These are only a few ideas in a few areas of your life. You can take charge from here. REMEMBER: the older you are, the more free you should be to enjoy life on your terms!

ALERT: If you ever feel depressed and hopeless, whether you have had a recent loss or not, reach out to friends & family. If those feelings don't go away, talk to your doctor. There are ways to feel better, but most people need help to do that.



Intro to Your ARA Quick Guide

Use Your ARA Benefits and Never Pay Full Price Again!



Your Quick Guide on the next 4 pages provides a brief overview of the features of the ARA Basic Plan & ARA Ultimate Plan. For more information, go to www.aracares.com, consult your ARA Member Guide or call ARA at:

1-800-806-6160

REMEMBER: If you are an ARA Basic member now, you can easily upgrade your membership to ARA Ultimate. You'll be able to enjoy even more great benefits and savings with ARA Expanded! **Just call us at 1-800-806-6160.**

People Who Care Caring For You!

- ✓ Dental
- ✓ Vision
- ✓ Hearing
- ✓ Prescriptions
- ✓ Lab tests, X-rays & Imaging
- ✓ 24/7 Doctor
- ✓ Travel & Leisure

Emergency Assistance Plus (EA+) – Special Offer to ARA Members

If you are sick or injured while traveling, Emergency Assistance Plus (EA+) will get you home! And EA+ provides more than 20 emergency benefits that your health insurance or travel insurance generally will not cover.

Consider this example:

Paul and Nora set off on their "dream trip" – a 4,500 mile drive in their RV from their home in North Carolina cross-country to Alaska. After several weeks of leisurely driving, they arrived in Fairbanks, Alaska. Paul started having chest pains, so Nora took Paul to the hospital. The news was not good. The cardiologist told Paul he needed to fly home immediately for treatment – driving home could prove fatal. Paul's response was to hand his EA+ card to the doctor. EA+ immediately arranged flights for Paul and Nora to Atlanta, GA, and a hospital that could do the surgery. While this was going on, EA+ arranged for Paul and Nora's RV to be driven back to their home. Nora estimates that EA+ saved them upwards of \$5,000.00 for the tickets and the safe return of their RV.

**For less than 32 cents a day, you can have this same peace of mind.
And, for only about 8 cents more a day, you can include your immediate family.
This offer truly is too good to pass up. See page 31 for more details.**

ARA Membership Features QUICK GUIDE



NO AGE LIMITS!

Your Family Members Are Included
in Many Membership Features at No Extra Cost.

**Everyday
Savings on:**

- ✓ Health Care
- ✓ Travel
- ✓ Prescriptions
- ✓ Shopping

***ARA BASIC PLAN**

***ARA ULTIMATE PLAN**

People Who Care Caring For You • 1-800-806-6160

ARA BASIC Plan Includes:

HEALTHCARE SAVINGS

- **Doctor Visits**—Savings of up to 30%. Pre-negotiated discounted prices at over 410,000 physicians and 45,000 supplementary provider locations nationwide.
- **Medical Bill Help**—Patient advocate to help you understand and negotiate your medical bills over \$500.
 - o Risk-free savings: Review of bill is free. If you don't save money, there is no fee for the negotiation.
- **24/7 Doctor**
 - o Access a doctor via telephone or video conference.
 - o Doctor consult within one hour for \$45 (7 a.m. to 10 p.m. EST); physician can prescribe medication, if appropriate.
- **Vision Discounts**
 - o Savings of up to 50% on eye exams & eyewear at over 11,000 major chain and independent locations.
 - o LASIK Savings of up to 50% at LASIK locations worldwide.
- **Dental Discounts**
 - o Savings of up to 40% typical at over 100,000 dental locations.
- **NEW! Hearing Savings**
 - o Free annual hearing screening for you and your extended family
 - o Up to 70% off manufacturers' suggested prices for full line of high-quality hearing aids
 - o Three-year repair warranty with new purchases at no additional charge
 - o Three-year clean and check service at no additional charge
 - o Three years of batteries included with every hearing aid purchase
- **Prescription Drug Discounts**
 - o Local Pharmacy – Save up to 65% at more than 59,000 participating pharmacies nationwide (*including all major pharmacies*).
- **Diabetic Supplies**
 - o Savings of up to 75% for ARA members and their families.
- **Lab Tests**
 - o Savings up to 50% off usual charges for blood tests and other lab testing at participating certified labs.
- **Diagnostics/Imaging**
 - o Savings up to 75% at over 3,500 accredited imaging facilities.
- **Pet Insurance** (*provided through Nationwide Pet Insurance*)
 - o Discounts on a policy that covers accidents, emergencies, illness.

All of the above discounts (except Pet Insurance) provided as part of your WellCard Membership.



Please Note: WellCard partners are only responsible or liable for the service or materials they provide. This is NOT insurance, but does provide discounts at certain providers for health care services. The member must pay for all health care services but will receive a discount from those providers who have contracted with the program.

TRAVEL & LEISURE SAVINGS

- **Hotel Discounts**
 - ARA Worldwide Hotel Program - Average 10-20% savings.
 - Save up to 10% at Choice Hotels, with 5,800 locations worldwide.
- **Vacations and Tours**
 - Discounts on tours to all seven continents.
 - No Worries Travel Protection Plan
- **Car Rental Discounts**
 - Savings up to 25% at participating major car rental companies.



SHOPPING SAVINGS

- **Flower Discounts**
 - Save 15% on floral arrangements or non-floral gifts, including fresh flowers, plants, gourmet & specialty baskets, balloons, confectioneries, home & garden merchandise and much more.
- **Online Shopping—Cash Back**
 - Earn up to 30% cash back on your online purchases from more than 1,100 retailers.



Collette Shows You the World

Collette has been showing the world to people just like you for nearly 100 years. As a third generation, family-owned company we believe that travel is an essential part of living a healthy and fulfilled life.

In addition to visiting iconic must-see sites around the globe, Collette's 160 tours take travelers off the beaten path to really get to know and appreciate each destination. A partnership between ARA and Collette opens up exclusive offers and member benefits to make your travel dreams come true!

With Collette's No Worries Travel Protection Plan, you can cancel for any reason and receive a full cash refund right up to the day before departure! The world is waiting for you to make your move.

Save up to \$500 per person.

Visit www.aracares.com for more information.

ARA ULTIMATE includes ARA BASIC, PLUS:

- **LifeCard Plans Digital Vault**
 - o Provide your entire family with secure digital storage of key information and documents through an online portal. Purchase one of 4 plans and save 20% off regular price.
- **Careington POS Dental Discount**
 - o Save on most dental procedures at Careington’s large network with a focus on neighborhood dentists.
- **VSP Vision Savings Plan**
 - o Discount vision program through private-practice VSP doctors.
 - o One rate of \$50 for eye exams, with purchase of prescription glasses.
 - o 15% savings on contact lens exams.
- **Hearing**
 - o Hearing aid low price guarantee; 40% discount on hearing exams; 2 years of free batteries; 1 year of follow-up care. Over 3,800 provider locations.
- **Podiatry Plan**
 - o 50% discount on provider’s fee for initial exam and 20% discount on provider’s normal fees for all other services and products at participating podiatric physicians.
- **Diabetic and Other Supplies**
 - o Save off retail prices: 20% to 30% on durable medical equipment; 20% to 40% on disposable medical supplies; 20% to 25% on nutritional supplements and daily living aids.
- **Vitamin & Nutritional Supplements**
 - o Save 10% on all products.

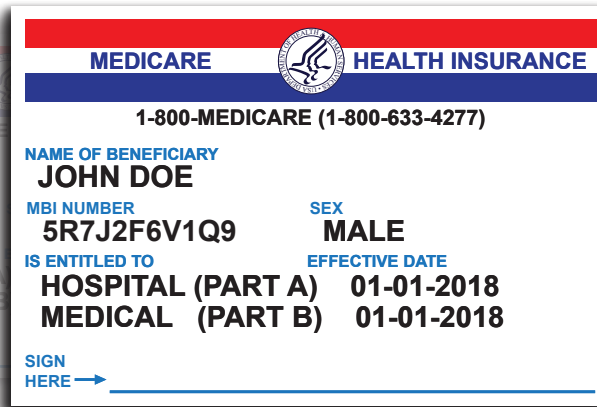


If you have ARA BASIC and would like to upgrade to ARA ULTIMATE, call us today at 800-806-6160!

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.ara-usa.org. A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5, AR and TN residents will be refunded processing fee). Discount Plan Organization and administrator: **Careington International Corporation**, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

This plan is not available in Vermont or Washington.

Medicare Changes for 2020



Prescription Drug “donut hole” – GOOD NEWS! The “donut hole” has closed in 2020.

That does not mean that your prescription drugs are free. It means that your out-of-pocket costs for prescription drugs will be the same from the time you meet your plan’s deductible until you reach the Catastrophic Coverage point. Previously, you had a higher out-of-pocket cost on some or all prescription drugs in the donut hole.

See more details on page 20.

MEDICARE DEDUCTIBLES

At the time this issue was printed, the Medicare deductibles for 2020 had not been announced.

ARA encourages you to consult an independent licensed insurance agent to fill in these figures below and to assist you in selecting your Medicare plan for 2020.

MEDICARE DEDUCTIBLES	2019	2020
Part A Deductibles Per Benefit Period		
Days 1 - 60 of Hospital Stay	\$1,364	\$ <input type="text"/>
Days 61 - 90 of Hospital Stay	\$341 per day	\$ <input type="text"/> per day
Days 91 - 150 of Hospital Stay	\$682 per day	\$ <input type="text"/> per day
Skilled Nursing Facility Coinsurance (Days 21 - 100 Per Benefit Period)	\$170.50 per day	\$ <input type="text"/> per day
Part B Deductible Per Calendar Year	\$185	\$ <input type="text"/>

DATES TO REMEMBER:

Oct. 15, 2019 – Dec. 7, 2019 – Annual Enrollment Period for Medicare Advantage and Part D Prescription Drug plans to take effect January 1, 2020.

Jan. 1, 2020 – 2020 Coverage and Costs Begin. New coverage begins if you switched. New costs and coverage changes also begin if you stay with your current coverage.

Jan. 1 – March 31, 2020 – Medicare Advantage Open Enrollment Period. During this time period, individuals enrolled in a Medicare Advantage plan, including those newly-eligible for Medicare Advantage, may make a one-time election to go to another Medicare Advantage plan or Original Medicare. Individuals using this time period to make a change may make a coordinating change to add or drop Part D coverage.

**For more information and to locate a licensed insurance agent near you, call 800-806-6160.
Not affiliated with or endorsed by any government agency.**

Part D – Prescription Drug Plans

In 2020, the standard annual plan deductible for Part D Prescription Drug plans will increase to \$435, up \$20 from this year.

NOTE: Your deductible will be based on the Part D plan you select. Some Part D plans have lower or \$0 deductibles and co-pay amounts vary.



GOOD NEWS:

- The “donut hole” has closed in 2020. That means when you reach the Coverage Gap, you will pay no more than 25% of the cost of generic and brand-name prescription drugs, which is generally what you pay between your plan’s deductible and the Coverage Gap...until you reach the Catastrophic Coverage point.

BAD NEWS:

- The out-of-pocket threshold you must reach before you access the lower Catastrophic Coverage is significantly higher in 2020 than in 2019.
- The “donut hole” is now only a factor in terms of the amount that applies to your out-of-pocket threshold.

	2019	2020
Initial Coverage Limit (“Coverage Gap” begins)	\$3,820	\$4,020
Out-of-Pocket Threshold	\$5,100	\$6,350

HOW THE THRESHOLD IS CALCULATED

Total (or True) out-of-pocket costs, also referred to on your Part D statements as “**TrOOP**,” are the expenses that count toward your Medicare drug plan out-of-pocket threshold.

There are certain conditions for your drug purchases to apply toward your TrOOP (be included on your plan’s formulary or drug list, be purchased at one of your plan’s network pharmacies or meet certain other exceptions... see your plan’s details).

Your payments that count toward your TrOOP:

- Annual initial deductible. This amount is stated in your Medicare Part D plan.
- Your copayments. The amount you pay out-of-pocket. This includes:
 - o Your plan’s copay amount before the “donut hole” PLUS
 - o The following amounts when you are in the “donut hole”:
 - Generic: the 25% you pay.
 - Brand-name: 95% of the cost (this includes the 25% you pay and the drug manufacturer’s discount of 70%)

REMEMBER: *You need to enroll in a Part D plan when you first become eligible—to keep from paying a penalty later. Part D plans change every year and your needs also may change. The plan you have this year may not be the right plan for you for 2020.*

**For more information and to locate a licensed insurance agent near you, call 800-806-6160.
Not affiliated with or endorsed by any government agency.**

Medicare Supplement Plans



Medicare does not pay all your health care expenses. If you choose original Medicare, you also may choose an insurance plan to supplement Medicare (sometimes called “Medigap”) — to save you thousands of dollars when you need medical care.

There are 10 standardized Medigap plans, named by letters of the alphabet: A through N.

“Standardized” means that each insurance company that offers a Plan C or Plan F, for example, has to provide the same benefits for that plan as every other insurance company. **However, there are differences in cost and service.**

ARA recommends that you consult an independent insurance agent to assist you in selecting a plan that is right for your needs and your budget.

Economical Choices

There are additional options available to the budget-conscious: Medicare Advantage (*see p. 22*) and Medicare SELECT.

MEDICARE SELECT is a plan that gives you all the benefits of a traditional Medicare Supplement but costs hundreds of dollars less.

- You have freedom of choice for doctors or specialists. If a hospitalization is planned, you may visit any of the hospitals that are affiliated with the Medicare Select plan you choose.
- Through this special hospital affiliation, your premium is lower and the Part A hospital deductible is waived in any affiliated hospital or for emergency care in any hospital in the country.
- If you buy a MEDICARE SELECT policy, you also have rights to change your mind within 12 months and switch to a standard Medigap policy, if you so choose.

CHOICES VARY BY STATE

Your plan choices vary by state and area. Plans that were available in 2019 may not be available for 2020.

**For more information and to locate a licensed insurance agent near you, call 800-806-6160.
Not affiliated with or endorsed by any government agency.**

Medigap Plans C & F no longer available to new enrollees beginning in 2020.

A new law states that Medicare Supplement plans will not be able to cover the Part B deductible for policies sold to those newly eligible for Medicare, effective for coverage on and after January 1, 2020.

If you already have a Plan C or F, you can keep it.

If you're in a Medicare plan, review the Evidence of Coverage (EOC) and Annual Notice of Change (ANOC) your plan sends you each year, usually in September.

The EOC gives you details about what the plan covers, how much you pay, and more. The ANOC includes any changes in coverage, costs, or service area effective in January.

If you don't receive an EOC or ANOC, contact your plan administrator.

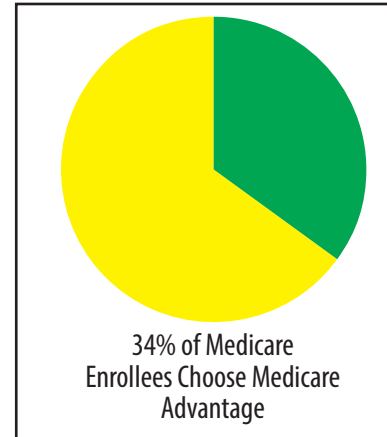
Medicare Advantage Plans

The number of Medicare beneficiaries choosing Medicare Advantage plans jumped again in 2019 to over 22 million, from 20.4 million in 2018.

- Enrollment in Medicare Advantage is expected to continue to grow, increasing to 47 percent of Medicare beneficiaries by 2029, according to the Congressional Budget Office.
- Top 6 states for number of Medicare Advantage enrollees in 2019:
Hawaii, Florida, Minnesota, Oregon, Wisconsin and Pennsylvania

Why is Medicare Advantage so popular?

- MORE BENEFITS
- LOWER COST
- CARE MANAGEMENT
- SOME PLANS ARE COMBINED WITH RX



Medicare Advantage plans often have networks, and you must use the doctors or hospitals that belong to the plan. **Always be sure to ask if the doctor or facility you plan to use participates in your Medicare Advantage plan before you receive medical service.**

Qualifying for Medicare Advantage Plans is very easy. With most plans, the only requirement is that you are enrolled in Parts A and B of Medicare.

Your Medicare Advantage plan choices vary by state and area and may include:

- **Medicare Preferred Provider Organization (PPO)** – You are able to see any doctor or specialist you choose. If they are not in your PPO network, your cost will increase. You usually can see a specialist without a referral.
- **Medicare Health Maintenance Organization (HMO)** – You are able to visit doctors in the HMO network only. In most cases, you will be required to have a referral to visit a specialist.
- **Medicare Private Fee-for-Service (PFFS)** – You are able to see any doctor or specialist, but they must be willing to accept the PFFS's fees, terms and conditions. You do not have to have a referral to see a specialist.
- **Medicare Special Needs (SNP)** – Designed for people with certain chronic diseases or other special health needs. These plans must include Part A, Part B and Part D coverage.
- **Medicare Medical Savings Account (MSA)** – There are two parts to this plan:
 - (1) A high-deductible plan in which coverage won't begin until the annual deductible is met.
 - (2) A savings account plan where Medicare deposits money for you to use for health care costs.

**For more information and to locate a licensed insurance agent near you, call 800-806-6160.
Not affiliated with or endorsed by any government agency.**

Insurance, Savings, Security... Peace of Mind



Money is not everything, but knowing what money you have to work with can make it easier to handle other things in your life.

Having a budget and planning your financial future can keep you in balance, with fewer worries.

HEALTH INSURANCE

This issue of *Vintage Times* includes some valuable information on Medicare plans, to help you plan for your health care.

Some of you are still working and may still be on your employer's medical insurance, too. Be sure you understand what is covered and what isn't. If you have any questions, ASK. The Human Resources and Benefits staff at your employer are there to help.

- If you've had health issues in the past, then you probably already know how health insurance works (Medicare or otherwise).
- If you've been pretty healthy all your life and now are just starting to develop conditions that require treatment, this may be a new area for you.

Either way, the best practice is to find a qualified insurance agent to help you understand what is available in your state and region and what type of health insurance may be best for you. In many cases, you can make certain changes each year, so keep the relationship and the conversation going!

The ARA can help you find a qualified insurance agent!

Continued on next page

LIFE INSURANCE

Whether you are married or have children/grandchildren that you are thinking about, having life insurance can give you peace of mind that for those you leave behind, your death isn't also a major change in their financial life.

- If you are married...you want to assure that your surviving spouse will be able to go on without having to immediately sell a house or use up all the savings.
- If you have children/grandchildren...you may want to help assure that they inherit assets that can help them buy a home or pay for college.
- If you are single and do not have close family...there may be other family members, friends or charitable organizations that you want to help.

Life insurance can help you do all that and give you peace of mind.

The ARA can help you find a qualified insurance agent!

RETIREMENT SAVINGS

If you have not yet retired, you can still be focused on saving for retirement. Maximize your contribution to your Health Savings Account (HSA), 401(k), IRA or any other savings accounts you have. It's never too late to save!

AND...if you are retired, you need to balance your spending with your income. You may still be able to save towards your later retirement years. Even little things help: collect your spare change, pass up that dessert you were going to order, change your thermostat to save a little on energy costs, walk instead of driving when you can...be creative!

LONG-TERM AND SHORT-TERM CARE INSURANCE

One continuing gap in what Medicare and Medicare supplement plans pay is nursing home/home health/assisted living care. Having a long-term care insurance policy can give you greater freedom to choose where you get care, without using all of your savings.

In recent years, more people also are considering short-term policies, which typically provide coverage for 12 months or less. See our article on page 25 for more information.

The ARA can help you find a qualified insurance agent!

HOME SECURITY

Another important part of balancing your life is feeling secure in your own home.

You only have to watch a few news stories to realize that criminals are finding new ways to make us insecure. Your home should be your safe haven, and new technology can help you have that, easily and economically.

As an ARA member, you now have access to a special offer for a home security system through Vivint. See page 28 for more details and how to find out more.

Make sure your insurance is balanced and up-to-date for your needs.

To locate a licensed insurance agent near you, call 800-806-6160.

Not affiliated with or endorsed by any government agency.

Checking Your Options: Long-Term Care & Short-Term Care Insurance

The topic of long-term care insurance is another important balancing act for your financial planning. You need to balance your budget with what you think your needs may be.

The need for this type of insurance is well established.

- 350,000 Americans purchased long-term care insurance in 2018.
- Policies typically cover a set daily amount for services in your home, at an assisted living facility or in a nursing home.

Long-term care insurance is still the gold standard for those who qualify and can budget for the premiums. However, there is more interest and focus on short-term policies that provide coverage for one year or less.



Some statistics to consider:

- About 50% of claims last one year or less.
- Almost 70% of long-term care claims begin after age 80; about 25% begin from age 71 to 80.
- Over 51% of claims begin with home care services.

Cost differences:

Average annual premium for long-term policy:

Single male, age 55: \$2,050

Single female, age 55: \$2,700

Typical annual premium for short-term policy:

Age 65: \$1,260

Who chooses short-term care insurance?

There are a number of reasons to consider a short-term policy:

- You were declined for a long-term care policy. (Most short-term policies have simple applications, where you answer “yes” or “no” to a few questions.)
- You need coverage with a lower premium.
- You waited and now the premium for your age for a long-term policy is higher than your budget permits.
- You are a single woman (Good news: short-term policies are typically not gender-rated; long-term policies typically cost more for women than men of the same age.)
- You have a long-term policy and you want protection during the coverage gap (the 30-90 days of care that you typically have to wait before long-term benefits begin).

If you are between 65 and 74 with a net worth of less than \$500,000, you are the typical purchaser of a short-term care policy.

Your needs are unique, so the best practice is to talk with a licensed professional insurance agent to determine your needs and the costs in your area.

All statistics on this page are from the American Association of Long-Term Care Insurance.

For more information and to locate a licensed insurance agent near you, call 800-806-6160.

Not affiliated with or endorsed by any government agency.

ARA Member Discount for Long-Term Care Insurance

Your Long Term View - What Matters Most to You?

What is your focus in retirement? Will you see your family more, travel the countryside and see the world, pursue a favorite pastime? As you get older, there's a chance you'll need help with life's daily activities. If that happens, what's your biggest concern:

- Ensuring you won't be a burden on your family?
- Staying in your home as long as possible?
- Protecting your retirement nest egg?

The need for long-term care has the potential to impact your connections to all you hold dear:

- **Your family** – Your connections with family members may be impacted when a spouse or adult child must take on the role of your caregiver
- **Your home** – Your connection to your home may dissolve when you can no longer manage to live there without help
- **Your nest egg** – Your connection to your financial independence may be weakened when the nest egg you worked a lifetime to accumulate, must pay for long-term care services

How Do You Stay Connected to What Matters Most to You?

Greater peace of mind is achieved by planning and preparing before the need arises. Everyone needs a Long-Term Care Plan, whether or not that plan includes insurance. A well prepared plan involves analyzing and understanding how you or your family members will provide for potential care needs, and both the financial and emotional impact that may have.

As part of your overall plan for retirement, including Long-Term Care insurance may help you pay for a portion of the care you need, reducing your out-of-pocket payment for long-term care services. With Long-Term Care Insurance, you use a small amount of your assets now to mitigate a large amount of risk later. With Long-Term Care Insurance, you may be able to strengthen your connections to your family, home, and nest egg by:

- Supplementing the care you receive from family members with professional caregiving services
- Receiving long-term care services you need in the comfort of your own home
- Protecting your retirement assets by supplementing your out-of-pocket payments with the benefits of a long-term care insurance policy

WHAT TO DO NOW?

Contact us today at 800.806.6160 to speak to a licensed agent and to learn about the association discount you are eligible for as an ARA member. There are many Long-Term Care solutions available, ranging from traditional coverage, Medicaid partnership policies as well as asset-based solutions that allow you to include full Return of Premium guarantees and Death Benefit features. We'll be happy to answer your questions and help you assess your long-term care needs. And as always, there's no cost or obligation to buy.

Portable Oxygen For The Way You Want to Live



The ALL-NEW INOGEN ONE^{G4}

Includes Everything You Need
To Regain Your Freedom

Meets FAA Requirements for Travel

Portable Oxygen That Will Never Weigh You Down.

At just 2.8 lbs, the Inogen One G4 is the ultralight portable oxygen concentrator you have been waiting for. The Inogen One G4 is approximately half the size of the Inogen One G3.



REQUEST
YOUR FREE
INFORMATION
KIT TODAY!

CALL NOW!

1-800-449-8052



Secure your home with Vivint.

Safety and peace of mind come standard with a reliable Vivint Smart Home security system. And it does more than protect against outside threats. Vivint's system also keeps you safe inside your home with an indoor camera that features two-way talk so loved ones can check on you right from their smartphone. Speak through the camera with just the push of a button.

Get a FREE Indoor Camera.

As an ARA member, you qualify for a FREE Ping Camera with the purchase of a Vivint system. Just call 833-433-6956 and mention promo code ARACAMERA. Visit www.vivint.com/ara for more information.



Call **833.433.6956**

use promo code:
ARACAMERA



vivint.
SmartHome®

Drive your way to savings.



MetLife Auto & Home® is way out in front when it comes to saving money.

As a valued Association of Retired Americans member, we are pleased to announce that we have worked with MetLife Auto & Home, to help you save on your auto and home insurance.



You could receive hundreds of dollars¹ in savings combined with a variety of group discounts.

See how you can make the most of your membership with just one phone call:

- Qualify for a member discount.
- Save with automatic payment options.
- Take advantage of multi-vehicle savings when you insure more than one vehicle with us.
- Earn a credit for each year of claim-free driving.²
- Enjoy savings of up to 20% with a length of membership discount.

We make it easier by providing you with special savings and outstanding customer service. And since everyone's policies renew at different times during the year, you may apply for auto and home coverage at any time. See how simple it is to switch. To make the most accurate comparisons, please have your current policies with you when you call.

See how much you could start saving today!

Call 1-877-491-5089 and mention your discount code: DEC

¹ Savings are based on our 2017 countrywide research of new call center customers' annual average savings in 2016. Statistics do not reflect sales of the product sold on MetLife Auto & Home MyDirectSM.

² Not available in all states. In New York State, drivers must pay a state-required minimum deductible before using this benefit. Credit can be earned for up to 5 years. Depending on your policy form, the benefit could be up to \$250-\$500.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify. Met P&C[®], MetCasSM, and MetGenSM are licensed in the state of Minnesota.



WE'LL GET YOU HOME

Any time you have an accident or sudden illness while traveling away from home, ARA Endorsed *Emergency Assistance Plus* provides a crucial safety net that helps pay for emergency medical transportation expenses your health or travel insurance generally will NOT cover. *EA+* steps in to provide Medical Evacuation, Medical Assistance, Travel Assistance, and Assistance for Companions.

EA+ is available to ARA members at over a 30% discount off the broad market rate.

ANNUAL RATES:

Worldwide protection for you when you travel away from home	\$114
Protect you and your family (<i>that's only \$30 more!</i>)	\$144

For more information, visit: www.EmergencyAssistancePlus.com/ara

WHAT YOU GET WITH EA+*

***EA+* provides more than 20 emergency medical assistance services while you're traveling away from home. Here are some of the great services members have access to.**

-  **Air Ambulance or Emergency Medical Evacuation** if deemed medically necessary to get you to a more appropriate medical facility quickly if your current facility can't properly treat your medical condition.
-  **Transportation Home** after hospitalization via a one-way airline ticket, coordinated and provided by *EA+*.
-  **Nurse Escort** provided if deemed medically necessary to help ensure you get proper medical care during your trip home.
-  **Return of Deceased Remains** service to bring your body home if you pass away while traveling.
-  **One Round-Trip Economy Class Airline Ticket** to bring a loved one to your bedside if you're traveling alone and become hospitalized.
-  **Vehicle Return** if you can't drive your vehicle back home because your medical condition prohibits it AND your companion can't drive it either.
-  **Return of Traveling Companion, Children or Grandchildren** will be coordinated and provided in the event you are hospitalized, evacuated or pass away while away from home.

FAQs

- Q.** What if I get hospitalized hundreds of miles from home and neither my traveling companion or I can drive my car or RV back?
 - A.** *EA+* will coordinate and provide for it to be driven to your home.
- Q.** What if I'm hospitalized following an accident and due to medical necessity have to be transported to a different facility that may be miles away?
 - A.** *EA+* will get you to the closest appropriate medical facility for the help you need.
- Q.** How is *EA+* different from trip insurance?
 - A.** *EA+* is not trip insurance. Unlike trip insurance, *EA+* protects you for a full year on any trip you take away from home. *EA+* also coordinates and provides for expenses usually not covered by trip insurance.

**This is only an outline of the plan's features. Please read your EA+ Member Guide carefully to understand all the services available to you, as well as any rules and regulations.*

**Visit www.EmergencyAssistancePlus.com/ara
Or Call 1-844-292-4345**



You Don't Need to be Retired to Join ARA

We have designed our membership plans for active Americans age 45 plus. Those under age 45 can also join as associate members, enjoying all the features of ARA except voting on Association issues or any specified age-restricted programs.

And, even if you belong to another senior organization, you should belong to ARA.

Our user-friendly approach gives you the personal service you need.

No complicated voice-recorded phone systems.

ARA has endorsed Insurance and Financial products of a number of insurance companies.

Call TODAY to join: 800-806-6160



**Four Decades of Service
to Senior Americans**