



## VICTORSON ASSOCIATES, Inc.

As a member of **The American Benefits Association**, you and your family can participate in ABA's **EXCLUSIVE MEMBER ONLY** group benefit programs. JOIN today and save thousands of dollars per year on every day services and purchases through ABA's Basic and Core Lifestyle Benefits Package. Anyone age 18 to 70 and working for wage or profit at least 20 hours per week can JOIN and access these terrific benefits and services.

**ABA's NEW Basic Membership package is only \$49.95 per month and Includes:**

<b>\$20,000 Basic Term Life Insurance**</b>	<b>\$20,000 Accidental Death Insurance**</b>
<b>Discount Legal Services</b>	<b>Discounted Tax Prep &amp; Advise</b>
<b>Identity Theft Solutions</b>	<b>Credit Restoration Services</b>
<b>Discount Dental Care Services</b>	<b>Discount Pharmacy Programs</b>
<b>Discount Hearing and Vision Services</b>	<b>Discount Lab and Imaging Services</b>
<b>Durable Medical Equipment Discounts</b>	<b>30+ Additional CORE Lifestyle Savings Benefits</b>

*ALL active ABA Members can also elect **GUARANTEED ISSUE** Group Insurance coverage(s)*

### **Supplemental MEMBERSHIP Benefit Options.**

- **Voluntary - Supplemental Group Term Life Insurance**

ABA members can add **\$10,000 to \$150,000 Supplemental Guaranteed Issue Term Life** coverage to their Basic ABA Membership package. Monthly participation costs are age rated and require **NO** medical questions or examinations. Voluntary - Supplemental Coverage group term options issued and insured by an "A Rated" carrier. Members may add \$10,000 Guaranteed Issue Term for financially dependent children ages 15 days to age 25 for only **\$6.00 per month - all children**.

- **Optional Group Term Life Insurance for your Spouse/Partner**

Active members may add **\$10,000 to \$50,000 of Guaranteed Issue Term Life** coverage for their spouse/partner under age 70 for an additional monthly cost. Please contact your authorized ABA Membership Advisor for enrollment details, monthly cost and specific coverage options. Monthly participation costs are age rated and require **NO** medical questions or examinations.

- **Guaranteed Issue Critical Care Plan**

Members can enroll in ABA's **Guaranteed Issue** Critical Illness / Care plans insured by Colonial Life & Accident. ABA members can elect either a **\$5,000 or \$10,000** lump sum benefit payment if they are diagnosed with one of the 6 covered critical illnesses / specified diseases. Also includes a 12 month Cancer Care and Treatment benefit and pays multiple / subsequent benefits.

- **Exclusive ABA Member Accident Insurance Plan\***

ABA Members may elect voluntary **Guaranteed Issue Accident** plan which **PAY\$ CASH** directly to the covered member for Accidental Injuries. Benefits for over 40+ covered accidents and services both on and off the job. Includes an Accidental Disability Income Rider\*, Accidental Death Benefit and travel assistance plan. Spouse and family coverage options. (**NOT available in ALL STATES**)

**Contact Gary Victorson @ (631) 265-7456 Ext 117**

visit [www.myababenefits.com/62390](http://www.myababenefits.com/62390) for more details

ABA Basic Group Term Life and Accidental Death insurance coverage included with Basic ABA membership and covers ONLY primary member. \*\*Basic Member Term Life coverage reduces to \$13,000 at age 65 and \$10,000 at age 70. Memberships open to residents of Puerto Rico and all other US territories. Visit [www.myababenefits.com](http://www.myababenefits.com) for complete terms, conditions, exclusions and participation requirements and described membership benefit options. ABA Membership **NOT** available in the states of AK, MT, SD, UT, VT and WA. Discount Dental, Hearing, Vision, Prescription, Lab and Imaging Services are **NOT** Health Insurance policies. These plans provide discounts at certain healthcare providers for medical services. Actual services, costs and savings may vary by provider, service and geographical location. Membership benefits subject to change. See fulfillment booklet for complete details.