

FRA-endorsed Insurance Programs

**Something
worth protecting...**

You helped secure
our nation's future.
Let us do the same
for your family.



Protection to Last a Lifetime



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Program Administered by Mercer Health & Benefits Administration LLC
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In CA d/b/a Mercer Health & Benefits Insurance Services LLC

* Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent. Life Form Series includes GBD-1000, GBD-1100, or state equivalent. TRICARE Form Series includes GBD-3000, GBD-3100, or state equivalent.
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** Underwritten by New York Life Insurance Company, New York, NY 10010 On Policy Form GMR.

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Whether you're starting your military career or nearing retirement, the Fleet Reserve Association (FRA) understands that Shipmates like you need quality insurance that can last a lifetime.

That's why FRA helps protect your family's future with FRA-endorsed Insurance Programs that offer a variety of policies with options, benefits and coverage to help meet your individual and family needs.

You'll find the coverage you may need at specially negotiated rates:

- **Start Hearing (Hearing Benefits)**

You and your family have access to annual hearing consultations and discounts up to 48% off on hearing aids through Start Hearing's nationwide network of hearing professionals. Call 1-888-928-4989 or visit www.starhearing.com/partners/fleetreserveassociation.

- **Dental Insurance**

FRA members and their families now have access to a variety of affordable dental plan options. Call 1-800-241-8150.

- **Group Accidental Death & Dismemberment Insurance (AD&D)****

You can secure up to \$500,000 in cash benefits for your loved ones if you're seriously injured or killed in a covered accident.

- **Major Medical Insurance**

Review your options to find affordable coverage for you and your family. Call 1-855-345-0538.

- **Hospital Indemnity and Short Term Recovery Insurance Plan***

This plan provides a benefit to help members and their spouses age 65-99 pay for expenses associated with an inpatient hospital stay and follow-up period of home recovery care.

- **TRICARE Supplement Insurance Plans (MilicarePLUS)***

When teamed with your TRICARE plan, MilicarePLUS can help reduce your covered medical bills by covering your cost shares for doctor visits, hospital stays, prescription drugs and excess charges (up to 15% above the allowed amount) once the applicable deductibles have been met.

MilicarePLUS is available to members and families, who are under age 65.

- **Identity Protection Plan**

Protection for you and your family to fight today's identity fraud issues — this plan includes identity monitoring, credit monitoring, social media monitoring and more. Call 1-800-789-2720.

- **Easy Acceptance/Simplified Issue Term Life Insurance***

Designed to help protect FRA members and their spouses under age 60, this plan offers benefit amounts up to \$150,000.

- **Senior Whole Life Insurance**

Members age 65-85 can obtain up to \$25,000 in life Insurance benefits on a guaranteed acceptance basis — no medical exams required. Call 1-800-742-7912.

- **Senior Term Life Insurance***

Members and their spouses age 50-64 are eligible for up to \$25,000 in coverage (up to \$10,000 for ages 65-74). With no medical exam required, this plan may provide an additional financial safety net.

- **Group 10-Year Level Term Life Insurance***

With this plan, rates don't increase due to your age. Benefit amounts will not change due to your health. You lock in your benefit levels at low rates for 10 full years. That's a plus for families on an annual budget.

- **Long-Term Care Insurance Plan**

Protect your assets against the high cost of long-term care with customized

protection options from a variety of individual plans available to members. Call 1-844-582-7587.

- **Pet Insurance Plan (TrustedPals)**

TrustedPals helps cover the cost of unexpected medical expenses if your cat or dog becomes sick or injured. Get peace of mind and help funding the best course of treatment for your pet. Call 1-800-358-3801.

- **Vision Insurance Plan (VSP Individual Vision Plan)**

With this plan, you get convenient access to quality providers while saving money on your vision care needs, including eye exams and glasses or contact lenses. Visit www.frainsure.com/vsp.

- **Travel Assistance — AssistPlus**

AssistPlus provides you with access to valuable emergency medical and travel assistance benefits when you are 100 miles or more away from home.

- **Total Brain**

Did you know a resilient brain can help you manage stress better, stay positive and think clearly? Total Brain provides brain fitness that prepares you for life's challenges. Visit app.totalbrain.com/enter/fra.

Some plans may not be available in all states.

For additional information on all policies, visit www.frainsure.com or call 1-800-424-1120.

Information includes policy features, costs, eligibility, renewability, limitations and exclusions, reduction of benefits, terms of coverage and carrier identification.