




Member Assistance Plan

PROVISION				Competitor 1	Competitor 2	Competitor 3
Accidental Dental	\$5,000 per year	\$3,500 per year	\$3,000 per incident	\$3,000 per incident	\$1,000 per tooth	\$2,000 per injury
Vision Care	\$600 every 2 years, plus eye exam	\$550 every 2 years, plus eye exam	\$500 every 2 years, plus eye exam	\$500 every 2 years, including eye exam	\$300 every 2 years, including eye exam	\$300 every 2 years, plus eye exam
Hearing Aids	\$1,500 every 3 years	\$1,500 every 3 years	\$1,100 every 3 years	\$1,000 every 4 years	\$3,000 every 3 years	\$500 every 3 years
Hospital Room	100% coverage; private or semi-private room	100% coverage; private or semi-private room	100% coverage; private or semi-private room	Up to \$3,000 per year for private or semi-private room	100% coverage; semi-private room only	100% coverage for private or semi-private room
Respiratory Equipment (CPAP/BIPAP)	\$2,000 every 5 years	\$2,000 every 5 years	\$750 every 5 years	\$750 every 5 years	\$1,500 every 5 years	\$500 per year, including oxygen and oxygen supplies
Emergency Travel Insurance	100% coverage, to a lifetime maximum of \$5,000,000 per covered person; other plans are available which do not include Emergency Travel, enabling you to save money if you no longer want travel insurance coverage			100% coverage, to a maximum of \$5,000,000	100% coverage, to a lifetime maximum of \$5,000,000	100% coverage to a maximum of \$2,000,000 per year
Trip Duration	92 days, with supplementary travel available to cover single trips up to 212 days			90 days	100 days	90 days
Trip Cancellation Insurance	\$10,000 per incident per covered person			No coverage	No coverage	No coverage
Stability Clause	No stability clause – covers all eligible sudden and unexpected medical emergencies			90 days	90 days	Under age 75: 180 days Age 75+: 365 days
COVID-19 Coverage	No coverage if a Level 4 travel advisory is in place			No coverage if a Level 4 travel advisory is in place	No coverage if a Level 3 or higher travel advisory is in place, or if a covered person tested positive in the 90 days prior to departure	No coverage if a Level 4 travel advisory is in place
Termination age	No termination age			Terminates at age 85	Terminates at age 85	No termination age
Other Benefits	ARTACares program provides medical second opinion services, health care system navigation, chronic disease support, and caregiving consultations			AD&D coverage available	Life and AD&D insurance up to age 65, subject to additional premiums	N/A
Dental Care	Optional 80% Basic & Preventative 80% Minor Restorative (Periodontic & Endodontic) 50% Major Restorative	Optional 80% Basic & Preventative 80% Minor Restorative (Periodontic & Endodontic) 50% Major Restorative	Included 80% Basic, Preventative, and Minor Restorative 50% Major Restorative 50% Orthodontic services	Optional 80% Basic and Preventative 50% Dentures 80% Periodontics 50% Extensive (crowns, bridges, and implants)	Optional 50% Basic & Preventative 100% Major Restorative 50% Orthodontics	Included 80% Basic and Preventative services 50% Major services
Annual Dental Maximums	Basic & Preventative – unlimited (no maximum) Minor Restorative \$750 Major Restorative \$1,600	Basic & Preventative – unlimited (no maximum) Minor Restorative \$750 Major Restorative \$1,600	Basic, Preventative, Minor Restorative, and Major Restorative \$2,000 combined Orthodontic \$2,000 lifetime	\$2,000 combined	Basic & Preventative \$2,500 Major \$5,000 Orthodontic \$3,000 lifetime maximum	\$1,250 combined
Annual Membership Fee	\$25 Regular Members (retired teachers), \$50 Affiliate Members. Provides access to ARTA discount programs, ancillary services, contests, and scholarship program for family members. Regular members can serve on ARTA Committees and Board of Directors, making decisions on the future of ARTA and its programs			None	None	None
Referral/Discount Available	No – monthly rates do not include any built-in margins available to be paid out as discounts to other members. All premiums paid into the plan stay in the plan for the betterment and sustainability of the non-profit plan, and do not subsidize any other plans			Yes	No	\$25 gift card for a referral