



**AMBA**

*Endorsed by*



**TRTA**

TEXAS RETIRED TEACHERS ASSOCIATION

# Carla Koerth-Machart

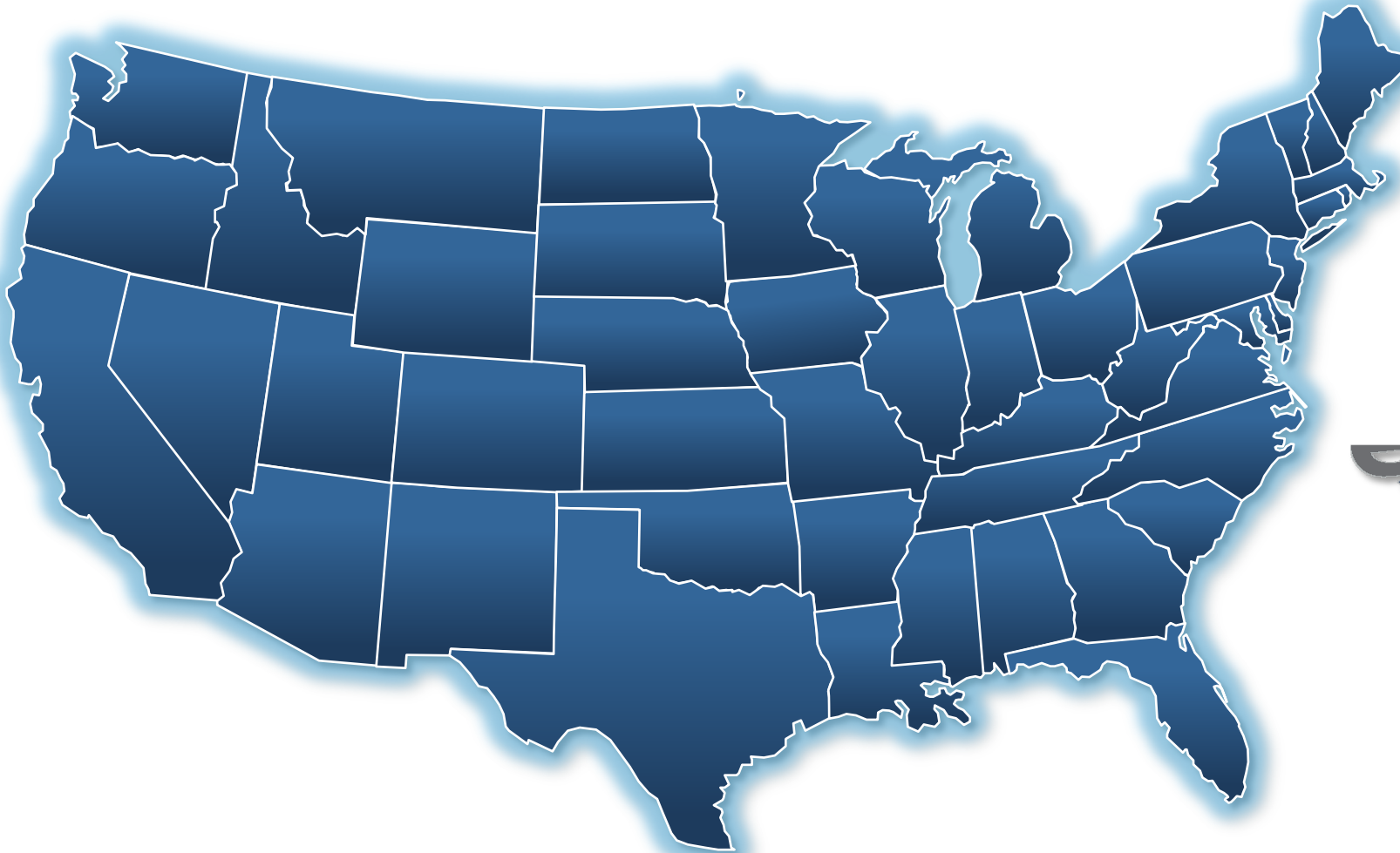
- AMBA 21 Years
- TRTA Member 21 Years!
- 3 daughters – 1 son
- 13 grandchildren
- 9 Great grandchildren
- # dogs – Aoggie, Lucy, and Ricki
- I love doing crafts, fishing, camping, and hold family gatherings

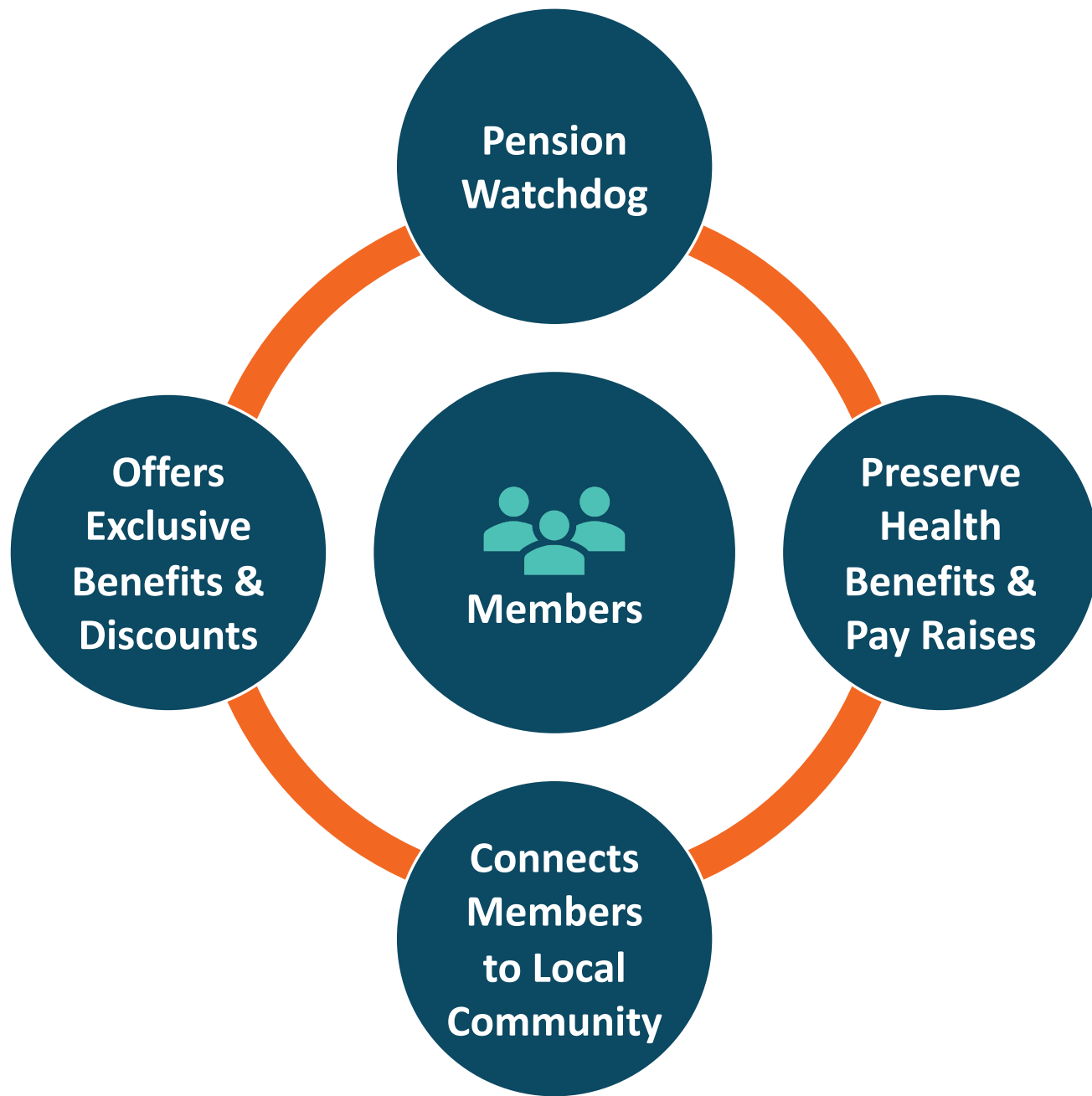




# Who We Serve

AMBA has been serving associations for over 40 years. We serve 80+ client associations across all 50 states, representing 17.6 million members and potential members.





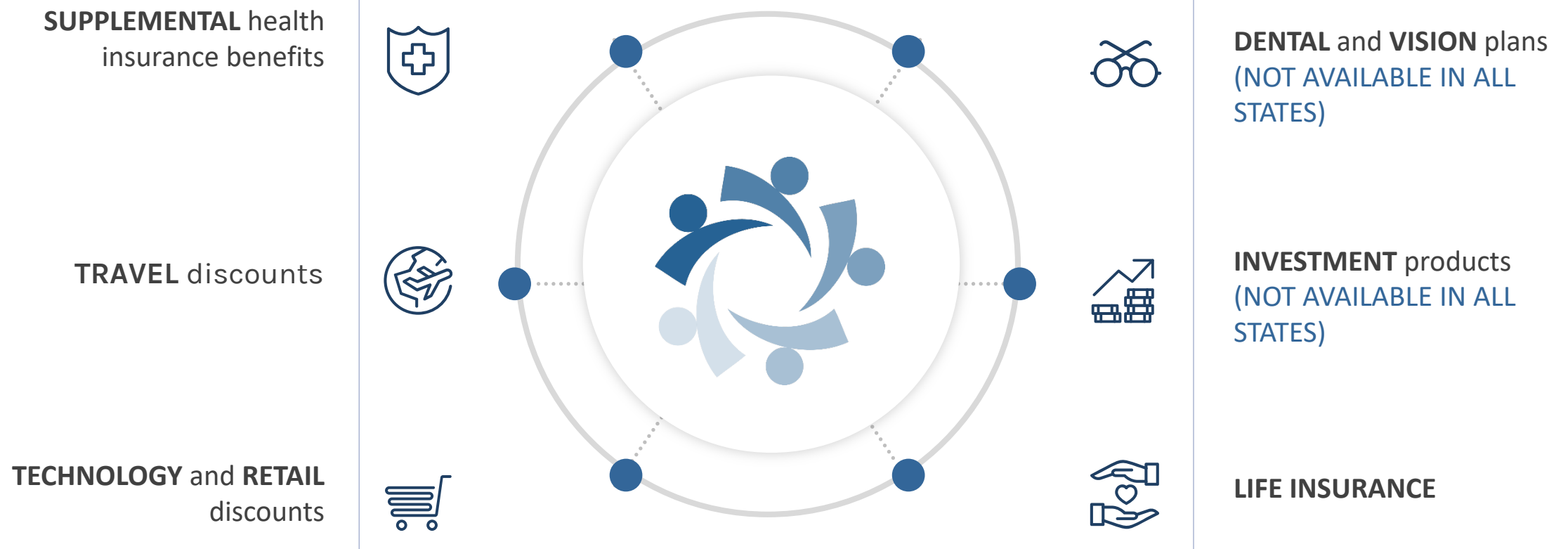
**How**

**Impacts the**

**Forces Affecting**

**their Members**

# AMBA IS THE PREFERRED ASSOCIATION PARTNER FOR ACCESS TO DISCOUNTS AND BEST-IN-CLASS INSURANCE PRODUCTS



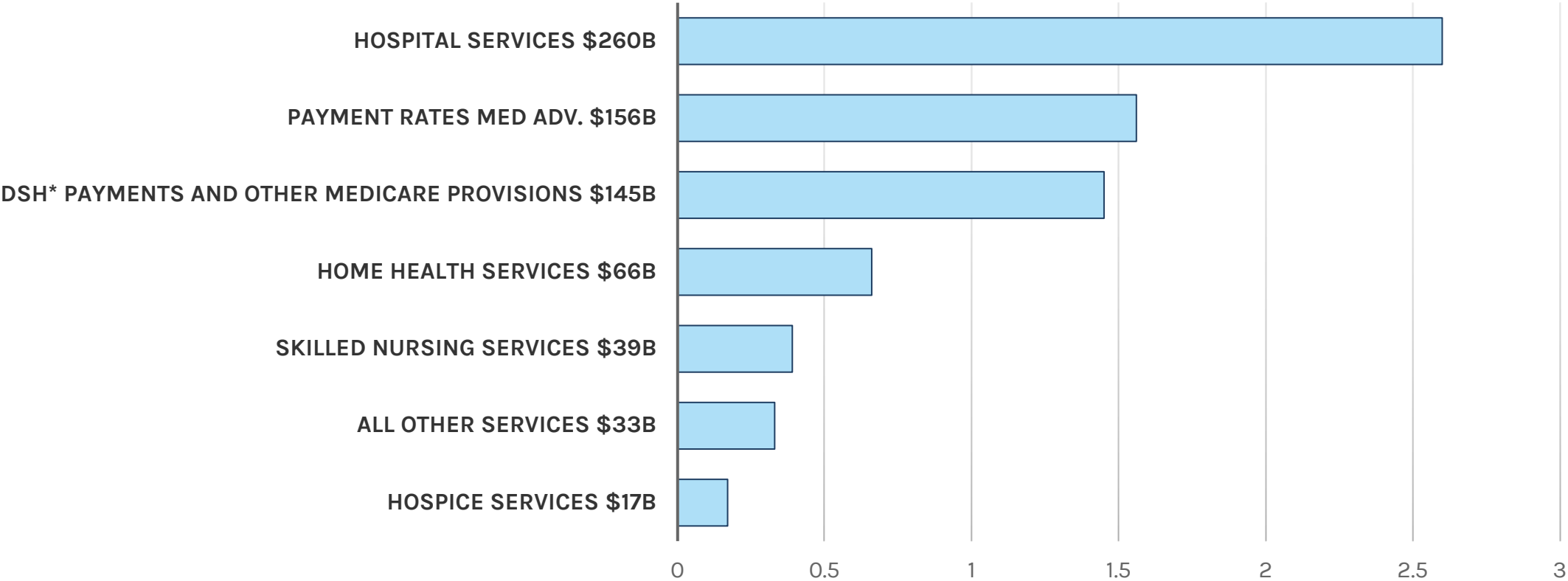
## OUR GOAL

- To provide understanding for all programs you have and what is available to you
- Make sure you're up-to-date on any changes that may occur with your programs
- Find ways to save you money
- Help identify gaps in coverage



# \$716 BILLION CUT FROM MEDICARE

## Cuts in Medicare 2013-2022 (Billions)



# HOME HEALTH AND FACILITY CARE

**The care you want in the comfort of home.**  
Protection Series™—  
**Home Recovery Care Insurance**  
Texas

**Your choices for your comfort and care**  
Protection Series™—  
**Recovery Care Insurance Plans**  
Texas

Continental Life Insurance Company of Brentwood, Tennessee  
An Aetna Company  
CLIH06579TX  
aetna  
aetnaseniorproducts.com  
040221

Continental Life Insurance Company of Brentwood, Tennessee  
An Aetna Company  
AetnaSeniorProducts.com  
aetna  
090122

**Flexibility to fit your needs**  
Protection Series™—  
**Hospital Indemnity Flex Insurance Plans**  
Texas

Continental Life Insurance Company of Brentwood, Tennessee  
An Aetna Company  
CLIH04128TX  
aetna  
AetnaSeniorProducts.com  
053123

## HOSPITAL INDEMNITY

# CANCER, HEART AND STROKE



**FOCUS ON YOUR RECOVERY,  
NOT YOUR FINANCES.**

Flexible Choice Cancer and  
Heart Attack & Stroke Insurance.


Together, all the way.®

Insured by **Cigna**.  
Loyal American Life Insurance Company.

LDVAL-9-0029-BRO-V3-TX-AMBA  
938101 02/20

UNITED OF OMAHA LIFE INSURANCE COMPANY  
A MUTUAL of OMAHA COMPANY

> **Living Promise®  
Whole Life Insurance**  
HELPING WITH YOUR FINAL EXPENSES AND MORE



## FINAL EXPENSE



THOUSANDS OF SAVINGS OPPORTUNITIES!

RESTAURANT.COM®  
BEST DEAL. EVERY MEAL.

SAMSUNG

Hertz®



WYNDHAM  
HOTEL GROUP

T Mobile™

CINEMARK®

# passport TO SAVINGS

Member Only Discounts

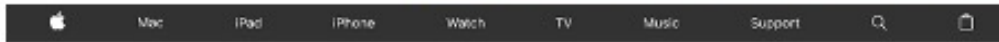




# Tech Gifts for the Grad Season



Gifts up to  
70% off



Imagination is a gift.



Apple Employee Pricing for  
Apple Products!



HP Employee  
Pricing – up to  
76% off!




# Whirlpool INSIDEPASS

## Sign up for Inside Pass

Create an account

Dont have a group code to signup ? [Get it here](#)

Create an account today!

-  **Unlock exclusive deals**  
Low insider prices on the trusted brands you know and love.
-  **Buy confidently**  
Professional delivery, a customer assistance team and product warranties direct from the source.
-  **Shop trusted brands**  
Shop popular, trusted and dependable brands, all in one place.

### Major Appliance Savings

## Get up to **\$771** off major appliances

Discover exclusive deals on well-known major appliance brands and get an **extra 11% off** sitewide in cart.

[See Details](#)

Shop Sales



## Whirlpool Inside Pass

Online savings

 Time left: **21 days** | **Up to 46% off major appliances; up to 15% off countertop appliances plus an ...**  
Save up to 30% off major appliances plus our best price guarantee and 0% APR financing.

### Laundry Savings

## Up to **\$417** off washers

Stay on top of your laundry routine with limited-time deals on washers.

[See Details](#)

Shop Now



### Kitchen Savings

## Up to **\$1,150** off ranges

Stock up on your favorite foods this fall with exclusive savings on ranges.

[See Details](#)

Shop Now



sam's club **Become a member for only \$19.99.\***

Plus get a \$10 eGift card!

\*Terms apply.

OVER  
**60%  
OFF**

Purchase a Costco Membership Activation Certificate to join as a new member and receive a Costco Shop Card. Make sure to enroll in auto renewal on a Visa card at the time of sign-up to qualify for the Shop Card



Your Costco Shop Card can be used at any of our warehouses, gas stations, and online at Costco.com.

- New Gold Star Members receive a \$10 Costco Shop Card
- New Executive Members receive a \$20 Costco Shop Card



PASSPORT®  
CORPORATE



Dine. Shop. Travel. Save.

PLAY MORE, PAY LESS:

# travel & vacations

Passport offers discounted travel deals on hotel reservations, cruises, resort vacations, as well as transportation. Destinations include:

- Hawaii
- Canada & British Columbia
- The Caribbean
- Mexico
- Las Vegas
- South Pacific
- The United Kingdom and Europe
- Southern California



# Passport Unlimited Members save up to 20%

Find Your Wyndham ▶



## WYNDHAM

HOTELS & RESORTS



### Tigets



Enjoy 5% off  
when you fly to Hawai'i

Learn more



## HVN



Serviced Apartments



Private Villas & Homes



Novelty Stays

### TravelPerks




NCL NORWEGIAN  
CRUISE LINE®

## Bonus Month

DON'T WAIT **SAVE NOW!**

MyAMBA Discounts has saved members over \$168,000 last year!



**PASSPORT<sup>®</sup>**  
UNLIMITED

Passport Travel Services, powered by Hotel Planner  
Online savings  
Book your lodging with Passport Travel Services and save up to 65%. All major brands, plus a...

Visit Website



# SAVE ON THE GO WITH PASSPORT MEMBERSHIP



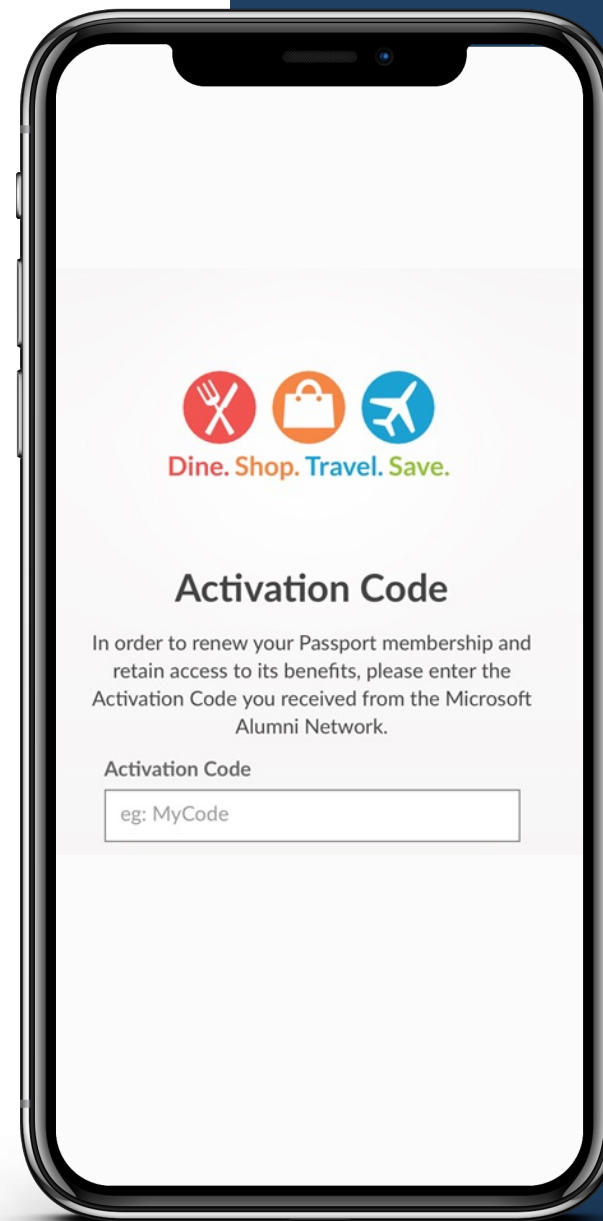
## MOBILE APP

Available as a free download for Android and iOS devices!

Here's how to sign up using your phone or tablet:

Download the Passport Mobile app from your app store of Google Play

1. Select **“Other Sign in Options”** and **“Sign in with an Activation Code”**
2. Use Activation Code “\_\_\_\_\_” to access the program
3. Complete your profile and start saving!



2026

# TRAVEL OPPORTUNITIES FOR TRTA MEMBERS





MAY 26 – 30, 2026

**SAIL 250®**  
**—NEW ORLEANS, LA**  
HIGHLIGHTS

*Celebration of America's 250th Anniversary*



AUGUST 21 – SEPTEMBER 1, 2026

**EMERALD ISLE**  
**& SCOTTISH HIGHLANDS**



NOVEMBER 1 – 6, 2026

**GREAT TRAINS**  
**& GRAND CANYONS**



DECEMBER 8 – 12, 2026

**A CAPITAL CHRISTMAS**  
**—WASHINGTON, D.C.**

**Call: 866-606-0272**

**Website: [www.boscovstravel.com/trta](http://www.boscovstravel.com/trta)**

**Email: [TRTAuniquejourneys@bocovs.com](mailto:TRTAuniquejourneys@bocovs.com)**

SEPTEMBER 20 – 26, 2026

## THE “NOT BACK TO SCHOOL” CRUISE —TRTA ON THE HIGH SEAS

WESTERN CARIBBEAN CRUISE ONBOARD  
ROYAL CARIBBEAN INTERNATIONAL'S  
*SYMPHONY OF THE SEAS*



### YOUR WESTERN CARIBBEAN CRUISE INCLUDES:

**Exclusive TRTA special meetings & events during Days at Sea!**

- 6-nights' accommodations onboard the *Symphony of the Seas*
- All included meals and entertainment while onboard the *Symphony of the Seas*
- Prepaid shipboard gratuities for restaurant & stateroom services
- Deluxe beverage package inclusive of service charges
- \$50 onboard credit per cabin
- + more!

### YOUR WESTERN CARIBBEAN CRUISE ITINERARY:

DAY	PORT OF CALL	ARRIVE	DEPART
SEPT 20	Galveston, Texas		4:00 PM
SEPT 21	Day at Sea + Exclusive TRTA special meetings & events	—	—
SEPT 22	Puerto Costa Maya, Mexico	11:59 AM	7:00 PM
SEPT 23	Roatan, Honduras	7:00 AM	3:00 PM
SEPT 24	Cozumel, Mexico	7:00 AM	5:00 PM
SEPT 25	Day at Sea + Exclusive TRTA special meetings & events	—	—
SEPT 26	Galveston, Texas	7:00 AM	

All itineraries are subject to change without notice.

**Call: 866-606-0272**

**Website: [www.boscovstravel.com/trta](http://www.boscovstravel.com/trta)**

**Email: [TRTAuniquejourneys@bocovs.com](mailto:TRTAuniquejourneys@bocovs.com)**



AMBA



TRTA

TEXAS RETIRED TEACHERS ASSOCIATION



888-606-0272



trtauniquejourneys@boscovs.co  
m





What happens to your Retirement Nest Egg if the Stock Market drops 50% or you have to take an ambulance ride?

# How Do You Protect Yourself Against These Threats?

## ➤ **Tax Deferred Asset Protection Plan**

- Guaranteed Interest Rates
- Enhanced withdrawal options
- Lifetime income stream
- Potential Long-Term Care Included

## ➤ **MASA Shield Plan**

- Emergency transportation covered
- Pays what health coverage won't
- Ground and air ambulance
- Travel or at home

# ASSET PROTECTION PLAN

- Your nest egg and financial security is always our **priority**; I wanted to share an exciting opportunity that could enhance your retirement savings while safeguarding your principal.
- 
- We have a financial solution designed to offer you the best of both worlds: the potential for growth and the security of knowing you won't lose money due to market downturns. You have worked hard in the public sector to build your portfolio and now in retirement we want to protect your nest egg without paying fees.
- 
- Here's what makes the Fixed Index Annuity an attractive option:
  - • **Growth Potential**: Your savings could grow based on the performance of a market index, such as the S&P 500, without being directly invested in the market. This means you can benefit from potential market gains.
  - • **Principal Protection**: Unlike direct investments in the stock market, a Fixed Index Annuity ensures that your principal is protected from market losses. No matter how the market performs, your initial investment remains secure.
  - • **Tax-Deferred Growth**: Your money grows tax-deferred, meaning you won't pay taxes on the interest earned until you start receiving payments, allowing your savings to compound more effectively.
  - • **Flexibility and Control**: With a variety of options available, you can choose the annuity that best fits your financial goals, whether you're looking for guaranteed income in retirement or simply want to grow your savings with minimal risk.
- I believe this could be a valuable addition to your financial strategy, especially in today's uncertain market environment. We welcome the opportunity to present you with an illustration to review and discuss how this could fit into your overall retirement plan. This will show how you can earn in the future.

# Emergency Medical Transportation



**New!!!**

# Emergency Shield Plus



Plan includes **30 benefits** – building upon Platinum, Emergency Shield Plus is MASA’s most comprehensive offer

## Core transportation benefits

- ✓ Emergency Ground Ambulance Coverage<sup>1</sup>
- ✓ Emergency Air Ambulance Coverage<sup>1</sup>
- ✓ Hospital to Hospital Ground Ambulance Coverage<sup>1</sup>
- ✓ Hospital to Hospital Air Ambulance Coverage<sup>1</sup>
- ✓ Worldwide Emergency Ground Ambulance Coverage<sup>3</sup>
- ✓ Worldwide Emergency Air Ambulance Coverage<sup>3</sup>
- ✓ Worldwide Hospital to Hospital Ground Ambulance Coverage<sup>3</sup>
- ✓ Worldwide Hospital to Hospital Air Ambulance Coverage<sup>3</sup>
- ✓ Repatriation to Hospital Near Home Coverage<sup>2</sup>
- ✓ Cruise Ship Evacuation Coverage<sup>2</sup>

## Benefits for a safe return after your emergency

- ✓ Patient Return Transportation Coverage<sup>2</sup>
- ✓ Companion Return Transportation Coverage<sup>2</sup>
- ✓ Minor Return Transportation Coverage<sup>2</sup>
- ✓ Pet Return Transportation Coverage<sup>2</sup>
- ✓ Vehicle & RV Return Coverage<sup>1</sup>
- ✓ Worldwide Vehicle & RV Return Coverage<sup>3</sup>
- ✓ Cruise Ship Return Transportation Coverage<sup>2</sup>
- ✓ Mortal Remains Return Air Transportation Coverage<sup>2</sup>

## Benefits for those you love

- ✓ Grandchildren & Great Grandchildren Coverage<sup>2</sup>
- ✓ Companion Emergency Transportation Coverage<sup>2</sup>
- ✓ Hospital Visitor Air Transportation Coverage<sup>2</sup>
- ✓ Hospital Visitor Ground Transportation Coverage<sup>2</sup>

## Benefits that protect you beyond the emergency

- ✓ Post Admission Continued Care Transportation Coverage<sup>2</sup>
- ✓ Sick While Away from Home Expense Protection<sup>2</sup>
- ✓ Medical Payments Advisor<sup>2</sup>
- ✓ Hospital Private Room Upgrade<sup>2</sup>
- ✓ Extended Hospital Stay Incidental Expense Coverage<sup>2</sup>
- ✓ Organ Retrieval Transportation Coverage<sup>2</sup>
- ✓ Organ Recipient Transportation Coverage<sup>2</sup>
- ✓ Transportation Interruption Expense Coverage<sup>3</sup>

1: United States only., 2: Worldwide., 3: Outside of the United States.

Worldwide coverage to include any region with the exclusion of Antarctica and not prohibited by U.S. law or under certain U.S. travel advisories as long as the member has provided ten (10) day notice.

For additional information and disclosures about MASA plans, visit: <https://info.masamts.com/consumer-disclaimers>

This material is for informational purposes only and does not provide any coverage. The benefits listed, and the descriptions thereof, do not represent the full terms and conditions applicable for usage and may only be offered in some memberships or policies. Refer to Member Service Agreement for full coverage details.


# The Real Cost of Ground Ambulance



Whether you go four miles or 90, there may be charges from the ambulance company that your insurance does not cover.



Department, or by mailing in a check with a copy of this invoice.  
**\*\*Por favor llame a Servicio al Cliente al numero que aparece abajo. Gracias\*\***

CODE	DESCRIPTION	UNITS	UNITS CHARGE	TOTAL CHARGE
A0427	ALS EMERGENCY	1	\$1,252.34	\$1,252.34
A0425	MILEAGE	4	\$16.09	\$64.36
				
<b>TOTAL CHARGES DUE</b>				<b>\$1,316.70</b>

SEE REVERSE SIDE FOR INSURANCE INFORMATION  
 OR FOR INSTRUCTIONS TO PAY YOUR BILL ONLINE.

Send billing inquiries to: AMERICAN MEDICAL RESPONSE

Transported 4 miles.

## DESCRIPTION OF CHARGES

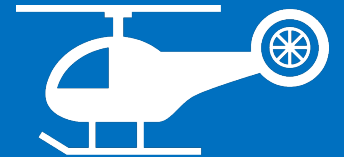
DESCRIPTION OF CHARGES	HCPC	QUANTITY	UNIT PRICE	AMOUNT
Base Rate Rotor Wing	A0431	1.0	30880.00	30880.00
Loaded Miles Rotor Wing	A0436	67.1	314.88	21128.45
ALS disposable Supplies	A0398	1.0	289.20	289.20
Fentanyl Citrate (Sublimaze)	J3010	1.0	37.16	37.16
IV Push	96374	1.0	237.16	237.16
Nitroglycerin IV (Tridil)	J3490	1.0	158.44	158.44
EKG Monitoring 3 Leads	93041	1.0	117.39	117.39
EKG Tracing 12 Leads	93005	1.0	100.61	100.61

**TOTAL CHARGES:**

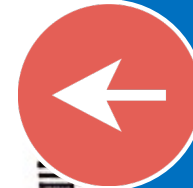
**\$52,948.41**

\$52,948.41 Denied by Insurance = balance DUE of \$52,948.41

# The Real Cost of Air Ambulance



This real example is from one of members in Fort Worth, TX. Even with insurance, it did not cover the air ambulance expense.



# WHY

do I need  
**MASA?**

## Individual and Family Plans

Members save 40%!

Individual - \$50 per month

Family - \$67 per month



## Special Pricing for TRTA Meetings

\$60 membership fee is  
waived!



## Best Coverage Available

Home

US travel

International Travel

Ground

Air

## Exclusive for TRTA members

Additional features and  
benefits for members only

No claims paperwork

24/7 Support



# TRTA CHAPTER PRESIDENT RESOURCES



## CONTACTS TO SCHEDULE AMBA SPEAKERS

AMBA REPRESENTATIVE	TRTA DISTRICT	PHONE NUMBER	EMAIL ADDRESS
Carla Koerth	1,2,13,15,17,18,20	830-730-6622	carla.koerth@getamba.com

### 7 SPEAKING TOPICS AVAILABLE (EACH 7-15 MINS)

- Intro to TRTA Benefits
- Passport Discounts and Benefits
- Emergency Transportation Issues in Texas
- Home and Elder Care
- Impact of a Critical Illness
- 4 Major Gaps for Seniors
- Final Expenses

### LUNCH-AND-LEARN SEMINAR AND NEW MEMBER PROSPECTING

- AMBA can host lunch-and-learn seminars in your area
- Topics available:
  - » Introduction to TRTA Benefits
  - » Emergency Transportation Issues in Texas



SCAN THE QR CODE TO SCHEDULE  
AN AMBA REPRESENTATIVE TO PRESENT  
AT YOUR LOCAL CHAPTER MEETING

