

AGO Member Insurance Program

Through the Trust for Insuring Educators 



Why buy insurance through your professional association?

Group Rates

Buying insurance through a group may be more valuable than buying an individual policy. Through your association, you're included in a large insurance-purchasing group with more than 1 million members. That's a lot of buying power!

Quality Products

We offer top products from insurance industry leaders such as New York Life Insurance Company, MetLife and others — companies with a proven record of financial strength and meeting their obligations to policyholders.

Exceptional Service

We believe courteous, efficient service is required in every situation. If we fail to uphold that standard for even one member, we jeopardize our relationship with every member.

Reliable partners

These plans are made available through your association's participation in the Trust for Insuring Educators (TIE). The Trust consists of more than 60 professional educational associations with more than 1 million members.



3130 Broadway | Kansas City, MO 64141
(800) 821-7303 | FAX (816) 968-0577
info@ftj.com | www.ftj.com/AGO

Our Guarantee

We want you to be completely satisfied with your association-sponsored insurance plan. Should you decide that a life, health or professional liability plan you have purchased is not right for you, return your certificate (without claim) within 30 days and your money will be refunded promptly — no questions asked, no forms to fill out.

AGO sponsors these insurance plans as a service to members but does not incur expenses or income from their sale.

100% ONLINE

Complete information[†] and applications for all products are available online at

 www.ftj.com/AGO

IN PERSON

Customer service at your convenience.
6:30 a.m. – 6:30 p.m. (CST)
Monday through Friday (except holidays)

800.821.7303

[†] Including features, cost, eligibility, renewability, limitations and exclusions.

AGO Member Insurance Program

Through the Trust for Insuring Educators 



Valuable, comprehensive protection you and your family can depend on

Access to the Trust for Insuring Educators (TIE) insurance program is the hidden gem in your AGO membership. For nearly 50 years, TIE has offered valuable insurance policies created with educators in mind.

Some policies feature rates or discounts not available elsewhere; others have unique features or benefit structure. All come with exceptional customer service provided by the program administrator, Forrest T. Jones & Company.

Group Life Insurance

Graded Term Life*

Our most popular policy features unisex rates applied in 5-year age bands. Members and spouses under age 65 can request up to \$1 million in coverage. Once approved, coverage continues to age 80 as long as premiums are paid.

Underwritten by New York Life Insurance Co., New York, NY. Policy form GMR-FACE-G6300

10-Year Level Term Life*

Lock in rates guaranteed not to change for the first 10 years of coverage! This term life policy features five rate tiers, which rewards the healthiest applicants with lower premiums.

Underwritten by New York Life Insurance Co., New York, NY. Policy form GMR-FACE-G291120

20-Year Level Term Life*

Lock in rates that remain the same for two full decades! The 20-Year-Level Group life insurance policy helps protect your family longer -- for even greater peace of mind.

Underwritten by New York Life Insurance Co., New York, NY. Policy form GMR-FACE-G-31110

Accidental Death & Dismemberment*

Our policy pays up to \$300,000 for death from any covered accident and lesser amounts for the loss of limbs or eyes. All benefits DOUBLE if the accident occurs on a common carrier or is work-related. Family coverage is available.

Underwritten by New York Life Insurance Co., New York, NY. Policy form GMR-FACE-G18692

* Not available in certain states or to residents of a foreign country. If you live in Canada or Puerto Rico, please call for product availability.

Health Insurance

Educators Dental Plan*

Take care of your family's teeth with dental insurance that pays for preventive / diagnostic care and basic restorative care with no waiting period. Choose from a nationwide roster of participating dentists.

Underwritten by MetLife, New York, NY, on Policy Form GEF09-1

Educators Vision Plan*

Help lower your family's out-of-pocket costs on eye exams, glasses, contact lenses and more. With affordable co-payments and nationwide access to discounts, you'll be seeing your way to clear savings in no time.

Underwritten by MetLife, New York, NY, on Policy Form GEF02-1

Critical Illness Plan*

This critical illness insurance plan pays you a lump sum cash benefit when you are diagnosed with a covered illness, including heart attack, sudden cardiac arrest, stroke, kidney failure, and more. Coverage available for your spouse and dependent children.

Underwritten by Aflac Group, Columbus, GA

Individual & Group Health Plans

Compare health insurance plans from leading insurers side-by-side, and enroll in coverage online through eHealth, a leading private health insurance exchange. eHealth offers educational resources and licensed agents to help you select coverage.

Group Disability Insurance

Group Disability Income Protection*

If you can't work due to a covered disability, this policy pays up to two-thirds of your salary to age 65. Choose a monthly benefit amount from \$200 to \$5,000. Short-term disability coverage option also available.

Underwritten by New York Life Insurance Co., New York, NY. Policy form GMR-FACE-G5438

Career Protection

Professional Liability Insurance

(For W-2 employed educators and student educators)

Our policy covers you individually against a broad range of risks that educators face. Choose either \$1 million or \$2 million in protection. Rates start at \$94 per year. A special Student Plan is available for \$25 per year.

Private Practice Professional Liability

An affordable option for educators not directly employed by a school or district. The plan offers liability protection to individuals, partnerships and corporations, with liability limits as high as \$1 million per claim / \$3 million aggregate per year.

Additional plans available online

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Complete information[†] and applications for all products are available online at www.ftj.com/AGO

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