



MEMBERSHIP PACKAGE

WELCOME TO THE EMERGENCY Management Alliance (EMA)!

The Emergency Management Alliance (EMA) is a nonpartisan, nonprofit association dedicated to enhancing public safety by improving the nation's ability to prepare for, respond to, and recover from all emergencies, disasters, and threats to our nation's security.

EMA began in 2013 when directors realized the need to exchange information on common emergency management issues and to educate the public and emergency management professionals on important issues related to disaster preparedness.

EMA will provide you and your family with valuable Emergency Management and Disaster Preparedness information. This information can be found on **WWW.EMAMEMBER.COM** and through email alerts and notifications. We also provide valuable information on **www.facebook.com/EmergencyManagementAlliance**.



Through EMA's Group Buying Power we bring our members the following benefits:




Group Vision Plan

Find everything you need on any device.

Vision ID Cards will arrive via mail, but you can also print them from Ameritas.com

Register for your secure member account at ameritas.com.

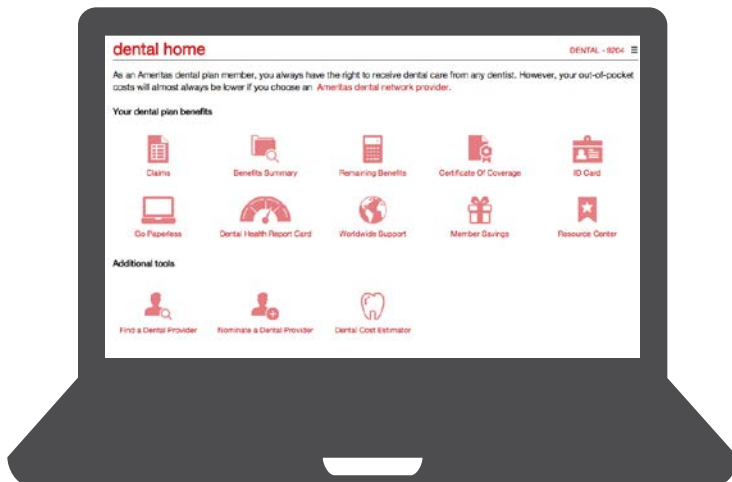
The one-time set up is quick and easy:

- Go to ameritas.com
- Click **Account Access** in the upper right corner or  **Account Access** on a mobile device
- Select the Dental/Vision/Hearing drop-down
- Choose “Secure Member Account”
- On the Login page select **Register Now**
- Complete the New User Registration form

Using online services helps to minimize your risk of identity theft, protect your privacy and get your benefit information faster.



Call 877-697-0026 for assistance.



You have 24/7 access to your:

- personalized ID card; print it or save it to your smartphone
- claims status and a breakdown of how benefits were calculated and payments processed
- plan details including maximum benefit and deductible amounts, and your remaining benefits
- find out the average cost for in- or out-of-network procedures based on ZIP Code with our Cost Estimator

Sign up to receive your explanation of benefits (EOB) statements online.

To receive email EOBs instead of paper statements, select:



Go paperless

Compared to paper, online statements are:



• more secure



• more detailed



• better for the environment



• convenient



• faster

Focus® Plan Summary

Effective Date: 01/01/2020

	VSP Choice Network + Affiliates	Out of Network
Deductibles	\$10 Exam	\$10 Exam
Annual Eye Exam	\$25 Eye Glass Lenses or Frames* Covered in full	\$25 Eye Glass Lenses or Frames Up to \$45
Lenses (per pair)		
Single Vision	Covered in full	Up to \$30
Bifocal	Covered in full	Up to \$50
Trifocal	Covered in full	Up to \$65
Lenticular	Covered in full	Up to \$100
Progressive	See lens options	NA
Contacts		
Fit & Follow Up Exams	Member cost up to \$60	No benefit
Elective	Up to \$130	Up to \$105
Medically Necessary	Covered in full	Up to \$210
Frames	\$130**	Up to \$70
Frequencies (months)		
Exam/Lens/Frame	12/12/24 Based on date of service	12/12/24 Based on date of service

*Deductible applies to a complete pair of glasses or to frames, whichever is selected.

**The Costco allowance will be the wholesale equivalent.

Lens Options (member cost)*

	VSP Choice Network + Affiliates (Other than Costco)	Out of Network
Progressive Lenses	Up to provider's contracted fee for Lined Bifocal Lenses. The patient is responsible for the difference between the base lens and the Progressive Lens charge.	Up to Lined Bifocal allowance.
Std. Polycarbonate	Covered in full for dependent children \$33 adults	No benefit
Solid Plastic Dye	\$15 (except Pink I & II)	No benefit
Plastic Gradient Dye	\$17	No benefit
Photochromatic Lenses (Glass & Plastic)	\$31-\$82	No benefit
Scratch Resistant Coating	\$17-\$33	No benefit
Anti-Reflective Coating	\$43-\$85	No benefit
Ultraviolet Coating	\$16	No benefit

*Lens Option member costs vary by prescription, option chosen and retail locations.

Additional Focus® Choice Network Features

Contact Lenses Elective	Allowance can be applied to disposables, but the dollar amount must be used all at once (provider will order 3 or 6 month supply). Applies when contacts are chosen in lieu of glasses. For plans without a separate contact fitting & evaluation (which includes follow up contact lens exams), the cost of the fitting and evaluation is deducted from the allowance.
Additional Glasses	20% off additional complete pairs of prescription glasses and/or prescription sunglasses.*
Frame Discount	VSP offers 20% off any amount above the retail allowance.*
Laser VisionCare	VSP offers an average discount of 15% off or 5% off a promotional offer for LASIK Custom LASIK and PRK. The maximum out-of-pocket per eye for members is \$1,800 for LASIK and \$2,300 for custom LASIK using Wavefront technology, and \$1,500 for PRK. In order to receive the benefit, a VSP provider must coordinate the procedure.
Low Vision	With prior authorization, 75% of approved amount (up to \$1,000 is covered every two years).

Based on applicable laws, reduced costs may vary by doctor location.

Rx Savings

Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance.

To receive this Rx discount, Ameritas plan members just need to visit us at ameritas.com and sign into (or create) a secure member account where they can access and print an online-only Rx discount savings ID card.

Retail Chain Affiliate Providers Available With Focus Plans

Effective January 1, 2012, retail chain affiliate providers, which include Costco® Optical and Visionworks, give members added convenience and additional retail choices. Costco Optical has 400 locations across the country, while Visionworks manages nearly 400 optical stores in 37 states and DC, including well-known stores such as EyeMasters, Visionworks, Dr. Bizer's VisionWorld, Eye DRx, and Hour Eyes, to name a few. Members enjoy a covered-in-full benefit experience with equivalent frame benefit at any of these retail chain locations.

Eye Care Plan Member Service

Focus eye care from Ameritas Group features the money-saving eye care network of VSP. Customer service is available to plan members through VSP's well-trained and helpful service representatives. Call or go online to locate the nearest VSP network provider, view plan benefit information and more.

VSP Call Center: 1-800-877-7195

- Service representative hours: 5 a.m. to 7 p.m. PST Monday through Friday, 6 a.m. to 2:30 p.m. PST Saturday
- Interactive Voice Response available 24/7

Locate a VSP provider at: ameritas.com

View plan benefit information at: vsp.com

Section 125

This plan is provided as part of the Policyholder's Section 125 Plan. Each employee has the option under the Section 125 Plan of participating or not participating in this plan. If an employee does not elect to participate when initially eligible, he/she may elect to participate at the Policyholder's next Annual Election Period.

Worldwide Support

When our members travel abroad, they'll have peace of mind knowing that should a dental or vision need arise, help is just a phone call away. Through AXA Assistance, Ameritas offers its dental and vision plan members 24-hour access to dental or vision provider referrals when traveling outside the U.S.

Immediately after a call is made to AXA, an assistance coordinator assesses the situation, provides credible provider referrals and can even assist with making the appointment. Within 48 hours following the appointment, the coordinator calls the member to find out if additional assistance is needed. If all is well, the case is closed. Then, the plan member may submit a claim to Ameritas for reimbursement consideration based on applicable plan benefits. Contact AXA Assistance USA toll free by calling 866-662-2731, or call collect from anywhere in the world by dialing 1-312-935-3727.

Language Services

We recognize the importance of communicating with our growing number of multilingual customers. That is why we offer a language assistance program that gives you access to: Spanish-speaking claims contact center representatives, telephone interpretation services in a wide range of languages, online dental network provider search in Spanish and a variety of Spanish documents such as enrollment forms, claim forms and certificates of insurance.

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.

DISCOUNT ASSOCIATION BENEFITS

SAVING AND DISCOUNT

My Medic

25% Savings First Aid Supplies, PPE and more!



MIRA Safety

Get 25% Off respirators and safety equipment



Echo Sigma

Get 10% Off with your discount code



Coaxsher

up to 10% Off



Direct Labs

Save up to 50% on lab testing



Working Advantage

Save up to 60% on Travel, Tickets & Shopping



Electronics Savings

Save up to 70% on Electronic Devices



Virtual Events

Save up to 40%



Car Rental

Save up to 25%



Hotel & Lodging Discounts

Save from 10 to 60% off rates.



Theme Parks

Save up to 60% Off at Theme Parks



Movie Tickets

Save up to 30% Off on Movie Tickets



DISCOUNT ASSOCIATION BENEFITS



25% Savings

Save on First Aid Kits, First Aid Supplies, PPE and more!

Our First Aid Kits are categorized into Universal and Specialty kits. Universal kits are designed for a wide array of situations and have a little of everything you might need. Specialty kits are engineered for more specific situations with statistic-backed supplies based on the activity.



Visit www.EMAMember.com to
access your Member Portal



MIRA[®]
SAFETY

25% Savings

MIRA Safety is a family-owned manufacturer and distributor of high-quality respirators, safety equipment and tactical gear.

MIRA Safety is a manufacturer of respirators, safety equipment, and tactical gear for civil defense, law enforcement, military, and industry. Top selling products include military-grade gas masks, CBRN filters, and hazmat suits. They are based in Austin, TX, and pride themselves on creating quality life-saving products for professionals and civilians alike (including children).

We strive to provide the general public the ability to protect themselves with the same advanced self-defense gear used by professionals in the military and law enforcement. Our complete inventory is strictly professional grade, granting each of us the confidence that we could entrust our own lives to the products we sell.



10% Savings

Echo-Sigma was born of the belief that you do not need to be a “prepper” to be geared out like one. Echo-Sigma makes true hand-built enthusiast style kits that don’t require extensive training to use yet don’t insult your intelligence at the same time.

100% Satisfaction Guaranteed

If you aren’t completely, 100% satisfied with any Emergency Kit purchase you receive from Echo-Sigma, for any reason, return it for a full refund within 60 days. No hassle, no nonsense, no problem. We won’t bog you down in endless paperwork, we’ll even pay your return postage. Your complete satisfaction with each and every emergency kit we sell is what’s most important to us.

We are of the firm belief that once you open up your order and see all of the thought, attention and quality that went into it, you’ll know that you’ve made the right decision.

- 100% Satisfaction Guaranteed!
- Return postage PAID
- FULL refund, including all postage
- No Questions Asked!
- No Nonsense!



10% Savings

Coaxsher is an elite manufacturer of wildland fire gear, wildland fire clothing and search and rescue gear.

Innovate, push and shake up the industry. Coaxsher products are born with unique designs, user input and a true passion for equipment. Around 1899 Charles Duell, commissioner of the US Patent and Trademark Office said something like "All imaginable inventions have already been invented." Try again. We have just begun to bring new clothing and equipment designs to market. Keep going - we will too. One step ahead, we strive to provide excellent gear at great prices with distinctive features seen nowhere else but at Coaxsher!

100% Guarantee

All our products come backed 100% because they are made of the finest materials and hardware along with superb workmanship.

If you find that they don't meet your high standards within 30 days of your purchase, return them for a full refund. Rest assured that even after 30 days you're covered under the best warranty in the industry. We offer a lifetime warranty on all our products.

Coaxsher, Inc. does not warranty any items that are misused, damaged by accident, or altered in anyway. Warranty does not Cover normal wear over the life of a product. Warranty returns found with manufacturer defect upon inspection will either be repaired or replaced free of charge.



Serious Medical Conditions such as Heart Disease, Prostate Cancer, Diabetes, Thyroid disease and more, can go undetected for up to two years—without noticeable symptoms. The earlier a problem is detected, the easier and more likely it is to be treatable. You now have direct access to major clinical labs across the USA* for those important blood tests – and at discounted prices. Take charge of your health and fitness today! It is simple: a doctor’s appointment is not necessary. All blood tests are offered at a savings of up to 80% off typical lab costs and through the same CLIA-certified accredited labs used by your physician. DirectLabs services include: Blood, urine, saliva, hair and fecal tests.

How do I use this service?

Ordering online:

1. **Create Account:** Go to www.directlabs.com/ema and click Register at the top right corner. Complete the information and submit your registration.
2. **Your MyDLS account** will allow you to place orders, sign HIPAA forms, print requisitions, and view and print results, all online. Keep your username and password that you created in a safe place.
3. **Print your Documents:** After ordering your tests, DirectLabs® will generate a requisition and upload it to your online account. An email will be sent notifying you that it is available for you to print. . If an “at home” kit is ordered, it will be mailed to the address provided in the order.
4. **Go to Lab Location:** Using the Lab Locator**, find a patient service center location convenient to your home or work.
5. **Results:** Results are available online withing 24-48 hours for most tests. You will receive an email letting you know when they are available. If you would like your results sent to your Health Care Provider, you must log into your account and submit the HIPAA form.

Ordering by phone:

1. **Call 1-800-908-0000 and provide code R-EMA.**
2. **Your MyDLS account** will be created for you automatically and you will receive an email with your user name and password to access your account.
3. You will provide your personal information for your order along with your credit card information for payment.
4. **Print your Documents:** After ordering your tests, DirectLabs® will generate a requisition and upload it to your online account. An email will be sent notifying you that it is available for you to print. If an “at home” kit is ordered, it will be mailed to the address provided in the order.
5. **Go to Lab Location:** Using the Lab Locator**, find a patient service center location convenient to your home or work.
6. **Results:** Results are available online withing 24-48 hours for most tests. You will receive an email letting you know when they are available. If you would like your results sent to your Health Care Provider, you must log into your account and submit the HIPAA form.

Members may only use locations that are listed on the website. Using a non-participating location may result in member being turned away or billed

Important Information to keep: THIS IS NOT INSURANCE

- a. The discount program is NOT health insurance.
- b. The plan provides discounts for lab tests only.
- c. All tests are prepaid – out of pocket.

Services not available in NJ, NY, and RI

Access Your EMA Member Perks Program Today!

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EMA



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