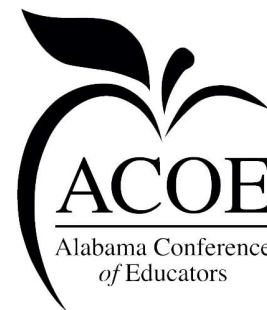


It's Great to be an ACOE Member!

*NO local or national dues; NO contributions to politicians,
political parties or social agendas.*

Why should WE choose who to support with YOUR money?



Not yet a member? Consider the great benefits below.
Already a member? Take advantage of these great benefits:

\$1 Million Educators Liability Insurance
Excellent Legal Assistance & Job Protection
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ACOE Members Save on items like:

- Prescription Drugs
- Dental
- Vision
- Hearing
- MRI & Imaging
- Lab
- 24/7 Doctor
- Diabetic Care Services
- Vitamins
- Medical Bill Help
- Daily Living Products
- Automotive
- Electronics & Cell Phones
- Flowers & Gifts
- Home & Garden
- Restaurants & Food
- Tickets & Entertainment
- Real Estate/Moving Services
- Shopping
- Travel
- Health & Wellness
- and many others

Benefits and discount programs are provided by independent third party entities and are subject to change. ACOE assumes no responsibility or liability arising from or related to any benefits or discounts enrolled in by its members.

Visit www.ACOE.us/discounts/ for more
information or scan the QR Code below.



Visit www.ACOE.us/join to join Online
or scan the QR Code below.



Membership fees are **Hundreds of Dollars per year less** than membership in
other organizations, *and* you can earn a **FREE Membership!** Ask us how.

Smart. Simple. Savings.

Just show your WellCard and Save...



- Prescriptions
- Doctor Visits
- Dental Care
- Vision Care
- Lab & Imaging Tests
- 24/7 Doctor
- Hearing Care
- Medical Bill Help
- Diabetic Care Services, Vitamins & Daily Living Products
- WellCard Rewards



Keep more money in your pocket!

Start saving today...

1. Find a pharmacy or provider by visiting www.WellCardHealth.com or calling 800-562-9625.
2. Keep this card in your wallet and present it at your pharmacy or provider's office to save.

This is Not Insurance. It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. Cardholders are responsible for paying the discounted cost at the time of service from participating providers. The DMPD does make available a list of all program providers which includes their name, city and state, and medical specialty prior to purchase, upon request. WellCard Health is FREE. WellCard Health will not share or sell your personal information. The discount plan organization is Access One Consumer Health, Inc., 84 Villa Road, Greenville, SC, 29615, www.accessonedmpo.com. This program is not available to residents of Montana, but may be used at participating Montana providers. Other state residents: visit www.WellCardHealth.com for full disclosure.



FIRST ACCESS



MEMBER:

To find a provider:
visit www.WellCardHealth.com
or call 800-562-9625.

To speak to a physician 24/7
by phone, call 855-717-6200.

You must mention WellCard Health.

PHARMACY:

Add 2-digit person
code to Member ID

01 = Member
02 = Spouse
03 = Dependent, etc.

Pharmacist Help Desk:

888-886-5822

PROVIDER:

Physician & Dental Provider:

To verify eligibility & for patient

responsibility call 888-203-6711.

The patient is responsible for the entire
discounted cost at the time of service.

Vision Provider:

To verify eligibility call 888-203-6662.

This is Not Insurance. It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. Cardholders are responsible for paying the discounted cost at the time of service from participating providers. The DMPD does make available a list of all program providers which includes their name, city and state, and medical specialty prior to purchase, upon request. WellCard Health is FREE. WellCard Health will not share or sell your personal information. The discount plan organization is Access One Consumer Health, Inc., 84 Villa Road, Greenville, SC, 29615, www.accessonedmpo.com. This program is not available to residents of Montana, but may be used at participating Montana providers. Other state residents: visit www.WellCardHealth.com for full disclosure.

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my pharmacist shows me the savings!”

Show the pharmacy your WellCard,
and they'll show you the savings
on your prescriptions.

A PRESCRIPTION SAVINGS PROGRAM

Present this card to your pharmacy and provider.



ALABAMA CONFERENCE OF EDUCATORS

Group ID: SAMPLE
Member ID: SAMPLE
Processor: NetCard Systems
Bin #: 008878

WellCard[™]
Health
Smart. Simple. Savings.



Sparkfly™



Welcome to Sparkfly!

Because we appreciate our members, Alabama Conference Of Educators (ACOE) and Sparkfly have partnered to offer you a unique discount program! This wonderful benefit will save you and your family time and money on things like:

- *Travel Accommodations*
- *Restaurants*
- *Electronics*
- *Automobiles*
- *Movie & Event Tickets*
- *Shopping*
- *Services*
- *and much more!*

And the best part ... it's ACOE sponsored! There is no fee and no need to enroll! As an ACOE member, you are automatically a Sparkfly member!

Accessing Your Discounts

Your discounts are located on the ACOE-Sparkfly discount website and have been arranged by category with specific redemption instructions for each offer.

To access the ACOE-Sparkfly website, visit:

<http://acoe.sparkfly.com>

Please note: www.sparkfly.com is not your discount website.

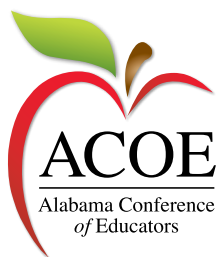


Stay Informed of Great Deals

Sign up to receive Sparkfly's e-newsletter, *The Sparkwire*. To do so, click the sign up button located in the blue box in the lower right-hand corner at <http://acoe.sparkfly.com>.

Have a Question?

Call Sparkfly Customer Care, Monday through Friday, 9 AM to 5 PM, ET at **1-800-687-2359**. Or, send an email to customercare@sparkfly.com.



In partnership with:



The World Continuing Education Alliance

Free Online Continuing Education

Included in your ACOE membership

World Class CE At Your Fingertips

- Top quality elearning courses available for FREE
- High-quality courses that will count towards your CE hours
- Keeping you up-to-date with the latest education topics
- Instantly downloadable certificates upon course completion



LEARNING SUITED TO YOU

Our intuitive platform automatically filters courses based on your personal requirements or specialties. This helps you find the most relevant and interesting content.

Finding the right continuing education has never been simpler, faster or more rewarding.

AUTOMATIC TRACKING

The system automatically tracks and records all your learning progress. Members can also add education studied externally, creating one central place for all your CE records.

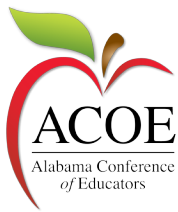
Easily generate summary reports if required to do as proof of your learning activities.

Partnership With The WCEA

The Alabama Conference of Educators (ACOE) has partnered with the World Continuing Education Alliance (WCEA), a global provider of specialist Continuing Education platforms.

Together we are providing online continuing education opportunities to educators. The education portal ensures that an up-to-date and accessible resource of continuing education is available to professionals.

REGISTER ONLINE FOR FREE:
<https://acoe.wcea.education/>



ACOE Members Optional Benefits Summary



Ask for your Complimentary Social Security and RSA Retirement Analysis Report
(A \$425 value)

-and-

A Complimentary Review of your most recent Tax Returns

**For more information on how to enroll call to speak to an ACOE Benefits Advisor
1.866.419.ACOE
jrosier@rosieragency.com**



Cancer/Heart and Stroke Insurance

**Group rates with Lump Sum benefits paid directly to the insured
Lifetime Protection with no reduction in benefits at any age**



Need Excellent Dental or Vision Insurance?

**Dental Insurance - NO WAITING PERIODS, ACOE Group Negotiated Rates are VERY LOW
Vision Insurance - NO WAITING PERIODS, ACOE Group Negotiated Rates are VERY LOW**



Identity Theft Protection

Special Negotiated Low Group Rates for ACOE Members

IRAs, ROTH plans, 403(b) plans/Rollovers

Begin with as little as \$50.00 per month

No Stock Market Risk

10% Matching bonus