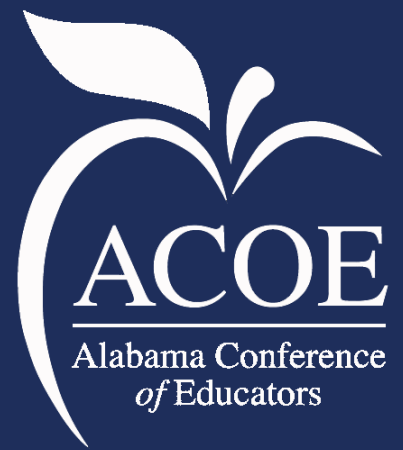


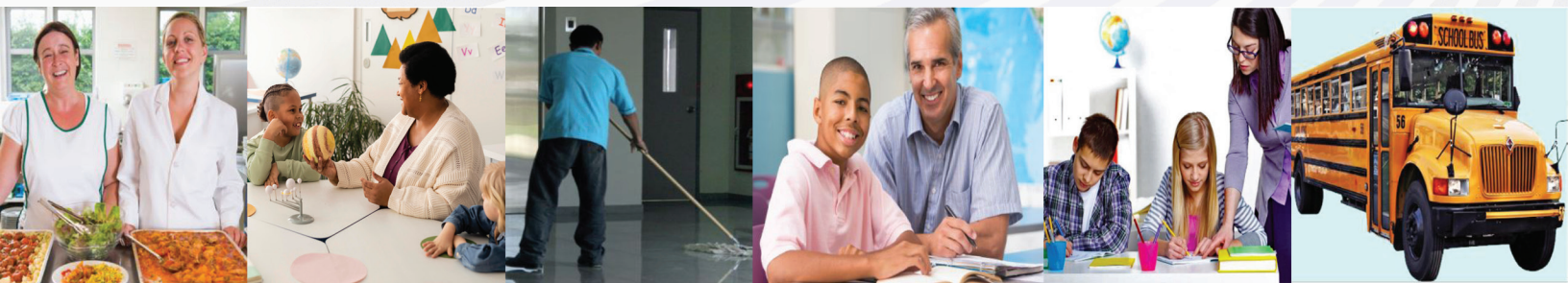
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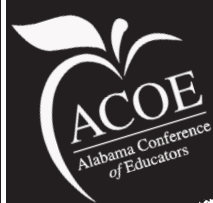


Identity Theft Protection

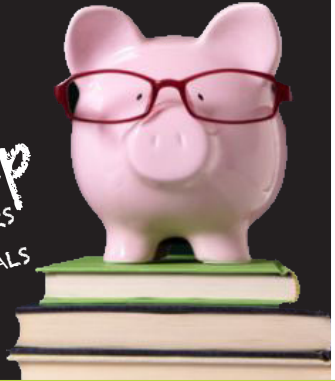
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Benefits provided by 3rd parties and are subject to change. ACOE assumes no responsibility or liability for agreements between members and 3rd parties.

Membership



Join Any Time !

Who is ACOE?: ACOE is a fast-growing, statewide, independent education association established in 2001 with thousands of members. ACOE advocates for members on the local & state level. Student Teachers receive full benefits and coverages. **ACOE does not cover administrators.**

ACOE Coverage and Support: Full membership Includes up to \$1 Million in Professional Liability Insurance, Legal Assistance for covered Job-related legal cases & Job Protections, and \$1 Million in Civil Rights Insurance Coverage. Coverages are guaranteed to the policy limit and extend to job-related duties off-campus. ACOE has a full-time Alabama legal team and state-wide legal network.

ACOE Gives You Greater Control: NO Local or National Dues! NO Money goes to PACs, Politicians, or Political Parties! NO Social Agendas! The money you save is yours to spend on things that are important to you! ACOE does not tell members how to vote.

ACOE Gives You a True Voice: ACOE surveys members on hot button issues such as CRT, teacher retention, charter schools, etc. Results are provided to education and political leaders on both sides of the aisle. ACOE attends legislative sessions, meets with education and political leaders, and speaks out in support of members while using member opinions to drive the conversation.

ACOE Gives You Options: ACOE negotiates low-cost optional insurance benefits such as dental, vision, life, and cancer. Some insurances have no waiting periods.

ACOE is Committed: ACOE's board believes all full members should be provided excellent professional benefits at an affordable price and be free to make political decisions that line up with his or her beliefs.

ACOE Understands Your Needs: 75% or more of ACOE's Board of Directors has to be an Alabama Certified Teacher or Retired Alabama Educator.

ACOE is Sincere: ACOE never uses fear, guilt, intimidation, harassment, drama, posturing, misinformation, theatrics, or empty promises to get or keep members.

Disclaimers: Information contained in this brochure is not exhaustive, is subject to change without notice, and in no way modifies the insurance policy on file with the Association, nor does it constitute an agreement or contract between ACOE and a member(s). Basic Membership Rules: Full membership/members must pay total dues amount of \$210 per year, be employed by an accredited institution for which the instruction of students is its primary purpose, receive a W-2 from his/her employer, and not be a sub-contractor or school administrator. Certificated Educators must hold an emergency, provisional, or active / approved teaching certificate. Student Teacher Members receive the same benefits as a certified member for annual dues of \$25 and must be actively pursuing an Alabama teaching certificate at an accredited school of higher learning. Secondary employment or volunteer work is not covered. See full membership requirements at www.ACOE.us. Members may assign benefits for covered claims to avoid out of pocket or up front expenses. For coverage to be effective, you must have been a member of ACOE at the time an event occurred that resulted in a claim. Membership is for one calendar year from date of enrollment. Members who enroll in recurring monthly payments agree to make 12 installment payments for a full year of membership, which will automatically renew each year unless Alabama Conference Of Educators (ACOE) is informed in writing by the member, of the desire to cancel by September 15th.

“Cheap Dues are Cheap for a Reason”

Some associations say, “Cheap dues are cheap for a reason” and ACOE agrees! ALL ACOE members save money, but Certified Teacher members save over 50% on dues when compared to most of our competition. Members save big while enjoying excellent professional coverage and support needed to do their job. Furthermore, ACOE does not send your dues to a national association, support politicians, or finance agendas on the state or national level. ALL of this saves you money and gives you control!

So the question should not be, why are ACOE’s dues so cheap, but why are other associations’ dues so expensive?

Only \$210 per year, (\$17.50 a month for 12 months)

ACOE is an open-enrollment association, that means

You can JOIN ACOE at any time.

Join Online at www.ACOE.us



Give yourself a raise with lower dues fees & ACOE’s FREE member discounts & benefits!

- Save on Auto Rentals, Cell Phones and Service Plans, Office Supplies, Automotive, Baby & Children’s items, Education, Electronics, Health & Beauty Aids, Home & Garden, Prescriptions, Restaurants and Food, Services, Shopping, Tickets & Entertainment, Travel & Hotels, Seasonal Specials, and more.
- **FREE** Social Security & RSA Retirement Analysis Report.
- Save with a **FREE** Attorney Phone Consultation for non-job related issues.
- For full list of our discounts, **visit www.ACOE.us** and click on the Member Discounts link or scan the QR Code above.

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.

Why have thousands of Alabama teachers & support professionals joined ACOE?

(ACOE has had record growth for 10 years in a row)

The answer is simple, they join because ACOE delivers:

- PROTECTION
- ADVOCACY
- EXCELLENT MEMBER BENEFITS
- PROFESSIONALISM

ACOE’s strength lies not in who we are, but rather in who are members are.