

**These products and services are an exclusive benefit of membership:**

- Educational Benefits
- Health and Security Benefits
- Life Benefits
- Travel Benefits
- Questions About Benefits

# *fraternal* **benefits**

One way Woodmen of the World and/or Assured Life Association shows its concern for members and their families is by offering Fraternal benefits designed to enhance their quality of life.

## **Educational Benefits**

### **NEW BEGINNINGS SENIOR SCHOLARSHIPS**

Scholarship applicants must be certificateholders who are 55 years of age or older and enrolled in a short-term learning course. Scholarships are limited to one award per certificateholder per calendar year. The number and amount of awards varies each year.

### **NATIONAL SCHOLARSHIP PROGRAM**

Scholarship applicants must be certificateholders, children or grandchildren of certificateholders; a senior in high school, an undergraduate or graduate student; and be taking a minimum of 12 credits. Application requirements are published every fall for awards for the following year. The number and amount of scholarship awards varies each year.

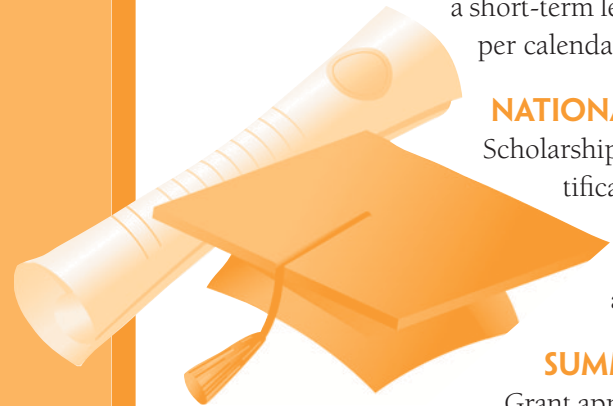
### **SUMMER CAMP GRANTS**

Grant applicants must be members, children or grandchildren of members, or have a membership connection by participating through a camp/lodge volunteer activity such as Join Hands Day, and must be participating in a true camping experience. The number and amount of grants varies each year.

### **ONLINE EDUCATION RESOURCE**

A valuable online college resource where members can find information they may need to ensure a college student's success:

- Scholarships and scholarship searches
- College entrance exams preparation tips and materials, such as SAT and ACTs
- Financial aid resources and information
- Career aptitude and personality profile tests
- Occupational information
- Undergraduate, graduate, and post-secondary school searches



## Health & Security Benefits

### Healthcare Discount Packages

Careington International Corporation is a discount medical plan organization and administrator. Packages provide discounts at certain healthcare providers for medical services. Health Care packages are available at significant savings to members.

Option 1  
\$9.85 per month or  
\$89.95 annually

Benefit and social members and their families have access to savings of 15% to 62% on dental, vision, hearing aids and diabetic testing supplies.

Option 2\*  
\$7.15 per month or  
\$67.45 annually

Benefit and social members and their families have access to:

- A 24-hour Wellness Counseling and a Nurse Line
- Professional Legal Services
- Certified Financial Planning
- Management Consulting
- Dependent & Child Care Consulting and Referral
- Educational Resources
- Identity Theft Insurance

Option 3\*  
\$14.35 per month or  
\$135 annually

Options 1 and 2 Combined.

Benefit and social members and their families have access to both great programs.

### Disclosures

1. Please note that THIS IS NOT INSURANCE.
2. The plan provides discounts at certain healthcare providers for medical services.
3. The plan does not make payments directly to the providers of medical services.
4. Plan members are obligated to pay for all health care services, but will receive a discount from those healthcare providers who have contracted with the Discount Medical Plan Organization.
5. Discount Medical Plan Organization and Administrator:  
CAREINGTON International Corporation



Note to Utah residents: This contract is not protected by the Utah Life and Health Guaranty Association. The program and its administrators have no liability for providing healthcare service or guaranteeing the quality of service rendered.

\*Options 2 and 3 are not available in Florida, New York and Nevada.

### Personal Response Service

Lifeline® is an easy-to-use personal response service that ensures that older adults and those with chronic medical conditions living at home get quick assistance whenever it is needed—24 hours a day, 365 days a year—for an affordable monthly fee.

When you need help, you just press the waterproof Personal Help Button you wear as a pendant or wristband. Within seconds, a certified Lifeline Personal Response Associate responds, assesses the situation and summons appropriate help.

The activation fee is waived for members and their families—up to an \$80 value.



**Important:** Available at participating programs only. Not to be combined with any other offer. Applicable tax may be applied. Monthly service, shipping and handling fees apply. Minimum stay on service may be required. Activation fee varies.

### Medical Information Storage & Forwarding Service

Global MED-NET<sup>SM</sup> is a Medical Information Storage and Forwarding Service that ensures your and your family member's medical history is instantly available to emergency room personnel—critical information that can speed the delivery of effective treatment in an emergency medical situation.

With Global MED-NET you can securely store medical records, immunization records, emergency contact information, living directives, and medical images such as EKGs.

Woodmen offers benefit and social members this potentially life-saving service at a special discount. Single \$31.95 • Couple \$35.95 • Family \$39.95



### Prescription Savings Program



Members can take advantage of a program that may help reduce their out-of-pocket expenses for prescription drugs.

Members can obtain a ScriptSave Prescription Savings Card that can be used by all members of their household and offers instant discounts on brand name or generic prescriptions.



**Important:** THIS IS NOT INSURANCE AND IS NOT MEDICARE PRESCRIPTION DRUG COVERAGE (PART D).

### Medical Assistance Benefit

This benefit provides up to \$2,500 for either out-of-pocket expenses or disability for Multiple Sclerosis and Tuberculosis; applicant must be the certificateholder and a member in good standing.

### Medic Alert Membership

The Society will pay \$15 of a first-year membership in the Medic Alert Foundation. Applicant must be a benefit member in good standing.

## Life Benefits

### Assistance to Orphaned Children

This benefit provides monthly financial support to a certificateholder's children's legal guardians if both parents die; payable at the following benefit amounts:

|             |                 |
|-------------|-----------------|
| Age 0 – 5   | \$200 per month |
| Age 6 – 12  | \$250 per month |
| Age 13 – 18 | \$300 per month |

### Newborn Child Protection Benefit

This benefit provides \$2,500 upon the death of a newborn child within 60 days of birth. If both parents qualify as certificateholders this benefit increases to \$3,750.

A \$1,000 death benefit is paid when a child is stillborn, or a miscarriage occurs at least 30 weeks after conception. If both parents qualify as certificateholders this benefit increases to \$1,500. Applicants must be benefit members in good standing.

### My Final Wishes

A unique planning guide for benefit members that will provide their loved ones with the information necessary to settle their estate.

## Travel Benefits

### Rental Car Savings

Save up to 10% every time you rent a car through Hertz Rental Cars in the US and abroad, using your special member code. Savings card available to benefit and social members upon request.



### Vacation Package Savings

We've partnered with Collette Vacations to offer benefit and social members special opportunities to travel the world on their own and with fellow members—choose from more than 180 destinations.



## Questions About Fraternal Benefits?

If you have questions or need more information about Woodmen of the World and/or Assured Life programs or benefits, please contact your customer service team.

WOODMEN  
OF THE WORLD



ASSURED LIFE  
ASSOCIATION