



# Member Benefits

## MEMBER BENEFITS

CSA is a fraternal benefit society that is owned by its members and governed by its Officers and an elected Board of Directors. As a policy holder, you become a member of the Society.

In addition to providing affordable life insurance and annuity products, the Society offers non-contractual Member Benefits that give added value to you and your family. Most Member Benefits are available at no extra cost.

Please refer to the plan eligibility section for complete details.

## PLAN ELIGIBILITY

Benefits described under Plan A or Plan B charts are available only to members in good standing who individually own at least \$25,000 of premium-paying or full paid permanent CSA life insurance. Member eligibility may not be met solely with an annuity or term insurance product and/or term rider. Excluded from eligibility are permanent life certificates being continued under a non-forfeiture provision, such as Reduced Paid-up or Extended Term Insurance.

**\*Plan A** — Benefits described in Plan A columns are available to adult CSA members in good standing who individually own a minimum of \$25,000 of premium paying or fully paid permanent CSA life insurance.

**\*Plan B** — Benefits described in Plan B columns are only available to adult CSA members in good standing who individually own a minimum of \$50,000 of premium paying or fully paid permanent CSA life insurance.

## 1. CHILDREN SECURITY

Each eligible orphaned child, whether natural born, legally adopted or stepchild, may be eligible to receive financial help in three ways.

### Monthly Income

Support payments will be allocated to the legal guardian of each orphaned child based upon the age of the child and Plan Eligibility of the deceased member parent.

	*Plan A	*Plan B
Newborn - 18	\$100	\$200

- Orphan Monthly Income Benefit begins on the first day of the month following approval of any benefit payable by the CSA Board of Directors and are not payable retroactively. Monthly income benefit ends at age 18.
- Monthly Income allowance may be extended to the orphan child's 23rd birthday if the child has a permanent and severe disability.
- Each child of a single parent family is defined as orphaned due to the death of the single parent having sole legal custody, provided that the single parent was an adult CSA member and meets Plan Eligibility and the other parent is deceased or not available to provide financial support.

### Orphan Premium Waiver

To assist in preserving each orphaned child's financial future, the Society may waive all premiums coming due on CSA life insurance covering the orphaned child until the child's 23rd birthday.

### Orphan Education Grant

An annual grant may be given to each orphaned child to cover tuition, books and living expenses. Grant amounts shall be based upon the amount of individually owned permanent CSA life insurance by the deceased parent and **Plan Eligibility**.

### \*Plan A

\$1,000 per year  
(\$4,000 maximum)

### \*Plan B

\$2,000 per year  
(\$8,000 maximum)

- Orphan education grant is available to children enrolled full time in a two year program at an accredited technical or vocational school leading to an associate degree, approved occupational diploma or its equivalent; or, in an undergraduate course of study at an accredited college or university.
- Student's scholastic performance must meet the institute's progress standards.
- Orphan education grant is payable directly to the institute of learning in installments each academic year. Any unused portion of the annual grant may be paid to the student.
- Grant eligibility expires on the child's 23rd birthday.

## 2. NEWBORN BENEFITS

Death Benefit protection for newborns offers two coverage options. Benefit amount is based upon **Eligibility**.

### Death Benefit

\$5,000 death benefit may be payable to the parent(s) of a live-born infant who dies less than 60 days after birth.

### Guaranteed Insurability Option

Eligible member may purchase a \$10,000 Insurability Option Rider on the life of a live-born infant at standard rates regardless of the infant's health. This insurance takes effect on the infant's 60th day of life.

- Newborn Guaranteed Insurability Option requires a proper application and initial premium paid prior to the infant's 60th day of life.
- If living, the eligible parent must be an insured member in good standing at least 60 days prior to the infant's birth.



## Member Benefits Continued

- If deceased, the eligible parent must have been a CSA insured member in good standing at the time of death.
- One death benefit and one Guaranteed Insurability Option per newborn will be allowed even if both parents meet the **Eligibility** requirements.
- Newborn Death Benefit claim must be supported by certified copies of the birth and death certificates and may be honored for up to two years after the infant's death.

### 3. ADULT SAFEGUARD

Grant may be awarded to eligible adult members for expenses not reimbursed by a relief agency or insurer in case of property loss due to a Natural Disaster (such as a hurricane, tornado or earthquake).

**\*Plan A    \*Plan B**

Per occurrence	\$1,000	\$2,500
Lifetime Total	\$2,000	\$5,000

- Benefit amount is based upon **Plan Eligibility**.
- Benefit is limited to one claim per household per occurrence.

### 4. SCHOLARSHIP GRANT

Undergraduate grants may be awarded to eligible members attending an accredited institution full time. Applicant can be any age and must have at least \$5,000 of CSA permanent life insurance or at least \$1,000 in a CSA annuity. Member must be an insured in good standing at least two consecutive years at the time of application.

- Grant eligibility and amount are also determined by high academic standards and support of fraternal activities.

- The scholarship fund is supported by donations from lodges, members, CSA Home Office and other donors.

### 5. NURSING HOME CARE

The surrender charge associated with a CSA annuity certificate withdrawal being used in total for custodial, intermediate or skilled nursing home care may be waived. The annuity contract must be in force at least 90 days prior to custodial care or nursing home confinement and proof of confinement must be furnished.

### 6. SCRIPTSAVE®

Provides member's household with a personalized prescription drug savings card that is recognized by participating pharmacies nationwide. In addition to instant savings on brand name and generic prescription drugs, this program offers discounts on vision care, hearing care, diabetes and respiratory supplies, and daily living products for physical and clinical needs. **ScriptSave®** is available without enrollment cost, membership fee or claim form. Membership in the program is activated only when the personalized card you receive is used. **Note:** This benefit program does not provide insurance coverage.

### 7. HERTZ CAR RENTAL DISCOUNT

This benefit provides year-round discounts on daily, weekly, weekend and monthly vehicle rentals to all CSA members.

### 8. WORLDWIDE HOTEL DISCOUNT

Discounted rates for travel domestically or abroad \*See [www.csafraternallife.org](http://www.csafraternallife.org) for full details.

### 9. PET INSURANCE PROGRAM

The VPI Pet Insurance Program reimburses members for eligible veterinary expenses.

### 10. DIGNITY PLANNING

Dignity Memorial funeral and cremation providers lead the industry with end-of-life options and benefits.

#### GENERAL RULES

Coverage and grants provided under Member Benefit programs are not contractual. CSA's Board of Directors reserve the right to amend or discontinue a Member Benefit or provision thereof.

Member Benefits described herein take effect on January 1, 2008 and replace benefits and eligibility requirements described in all prior publications.

The CSA Board of Directors have full authority to establish the means by which Member Benefits are administered and claimant eligibility is determined.

Plan Name	Whole Life	Final Expense	Term	Annuity
Scholarship Grants	√	√	√	√
Children Security Benefits	√	√		
Newborn Death Benefits	√	√		
Adult Safeguard Benefits	√	√		
Nursing Home Benefit				√
ScriptSave	√	√	√	√
Worldwide Hotel Discount	√	√	√	√
Hertz Yr. Round Discount Rates	√	√	√	√
Dignity Planning	√	√	√	√
Pet Insurance	√	√	√	√

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