



# A MESSAGE FROM YOUR BOARD OF DIRECTORS AND OFFICERS

We know this time is stressful for everyone given the events and announcements surrounding the coronavirus pandemic.

Members of CSA can be assured that we can weather times like these and will support our members no matter the situation. Our motto of Equality, Harmony and Fraternity has stood by us since 1854. We are working aggressively to ensure that you have what's needed to manage your finances and protect your family during this time.

## CSA REMAINS OPEN FOR BUSINESS

### **We Are Prepared and Ready to Help**

As the situation with the coronavirus (COVID-19) continues to develop, the Home Office is ready to support you. You can rely on us for your needs, and we're going to continue to provide reliable access to the important services you count on.

### **Promoting Health and Safety**

Nothing is more important than the health and safety of our members and the need to protect those members most vulnerable to the coronavirus. Your Fraternal Committee and Board of Directors have issued the following directive (see next page). Here at the Home Office, we are undertaking steps to ensure the health of our employees and of the members that visit the Home Office regularly. As a result, a number of employees will be working from home until the situation stabilizes.

### **We're Available**

We are available to answer your questions and provide service by phone (331-551-1061 or 331-315-4597, 8:00 AM – 4:30 PM CST) or email through our website at [www.csalife.com](http://www.csalife.com).

### **Bill Payment**

If you pay your bill by mail or automated bank draft, those activities will continue as normal. We would like to remind our members that we offer bill payment via your credit or debit card. Please visit our website at [www.csalife.com](http://www.csalife.com) and click the ePay Policy online payment link to pay your bill.

### **We Understand**

We all find ourselves living in extraordinary times. CSA is here to help, whether its questions about your policy (address, beneficiary, in-force status, or paid-to-date) or planning for your life insurance or annuity needs.

Fraternally,

Irma Farrell, Chairman of the Board

Ken Dvorsky, Chairman of the Risk and Governance Committee

John Kielczewski, President and CEO

Matthew Koski, Secretary/Treasurer and Chief Risk Officer



## MEMO

To: Lodge Secretaries  
From: Amanda Lovell, Fraternal Director  
Date: March 16, 2020  
Subject: Coronavirus Disease 2019 (COVID-19); Lodge Recognition Program

---

Dear Lodge Secretary:

Please discuss this letter with your lodge members at your earliest convenience.

As many of you may know, across the world, citizens have been impacted by the Coronavirus Disease 2019 (COVID-19). In order to reduce the risk of spreading the infection amongst our members, the CSA Fraternal Life Home Office is giving our lodges the option to limit your amount of meetings. **Lodges may skip one (1) meeting during the month of March, April, or May.** This is not a mandatory initiative, and your allocation will not be affected.

When it comes to the **Lodge Recognition Program**, for the Bronze, Silver, Gold, and Platinum Star Awards, we expect lodges to conduct 6, 8, 9, or 10 meetings, respectively, within the year. If your lodge has already scheduled a meeting for March, April, or May but choose to cancel due to COVID-19, you do not have to make up this missed meeting to meet LRP requirements. Please make a similar notation on page 3 of your LRP paperwork (see below):

The dates our lodge meetings were held:

1. January 15, 2020
2. February 17, 2020
3. March 18, 2020 – Cancelled (COVID-19)

If you have a presentation, competition, game night, movie night, etc. planned for the March, April, or May lodge meeting that you are deciding to cancel, please make up this event so you can receive credit in the Lodge Recognition Program. No bonus points will be given to your lodge if you choose to keep your March, April, or May meetings. Our Board may decide to increase the number of meetings that may be canceled. We will keep you posted.

If you have any questions about this MEMO, please contact me by phone or email. For more information about the Coronavirus Disease 2019 (COVID-19), please visit the Centers for Disease Control and Prevention website at [www.cdc.gov](http://www.cdc.gov).

Fraternally yours,

Amanda Lovell  
Fraternal Director  
[alovell@csalife.com](mailto:alovell@csalife.com)

# What you need to know about coronavirus disease 2019 (COVID-19)

## What is coronavirus disease 2019 (COVID-19)?

Coronavirus disease 2019 (COVID-19) is a respiratory illness that can spread from person to person. The virus that causes COVID-19 is a novel coronavirus that was first identified during an investigation into an outbreak in Wuhan, China.

## Can people in the U.S. get COVID-19?

Yes. COVID-19 is spreading from person to person in parts of the United States. Risk of infection with COVID-19 is higher for people who are close contacts of someone known to have COVID-19, for example healthcare workers, or household members. Other people at higher risk for infection are those who live in or have recently been in an area with ongoing spread of COVID-19. Learn more about places with ongoing spread at <https://www.cdc.gov/coronavirus/2019-ncov/about/transmission.html#geographic>.

## Have there been cases of COVID-19 in the U.S.?

Yes. The first case of COVID-19 in the United States was reported on January 21, 2020. The current count of cases of COVID-19 in the United States is available on CDC's webpage at <https://www.cdc.gov/coronavirus/2019-ncov/cases-in-us.html>.

## How does COVID-19 spread?

The virus that causes COVID-19 probably emerged from an animal source, but is now spreading from person to person. The virus is thought to spread mainly between people who are in close contact with one another (within about 6 feet) through respiratory droplets produced when an infected person coughs or sneezes. It also may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes, but this is not thought to be the main way the virus spreads. Learn what is known about the spread of newly emerged coronaviruses at <https://www.cdc.gov/coronavirus/2019-ncov/about/transmission.html>.

## What are the symptoms of COVID-19?

Patients with COVID-19 have had mild to severe respiratory illness with symptoms of

- fever
- cough
- shortness of breath

## What are severe complications from this virus?

Some patients have pneumonia in both lungs, multi-organ failure and in some cases death.

## How can I help protect myself?

People can help protect themselves from respiratory illness with everyday preventive actions.

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Wash your hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available.

## If you are sick, to keep from spreading respiratory illness to others, you should

- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces.

## What should I do if I recently traveled from an area with ongoing spread of COVID-19?

If you have traveled from an affected area, there may be restrictions on your movements for up to 2 weeks. If you develop symptoms during that period (fever, cough, trouble breathing), seek medical advice. Call the office of your health care provider before you go, and tell them about your travel and your symptoms. They will give you instructions on how to get care without exposing other people to your illness. While sick, avoid contact with people, don't go out and delay any travel to reduce the possibility of spreading illness to others.

## Is there a vaccine?

There is currently no vaccine to protect against COVID-19. The best way to prevent infection is to take everyday preventive actions, like avoiding close contact with people who are sick and washing your hands often.

## Is there a treatment?

There is no specific antiviral treatment for COVID-19. People with COVID-19 can seek medical care to help relieve symptoms.



**Patients with COVID-19 have experienced mild to severe respiratory illness.**

**Symptoms\* can include**

**FEVER**



**COUGH**



**\*Symptoms may appear 2-14 days after exposure.**

**Seek medical advice if you develop symptoms, and have been in close contact with a person known to have COVID-19 or if you live in or have recently been in an area with ongoing spread of COVID-19.**

**SHORTNESS OF BREATH**

