

Insurance providers BetterLife, CSA Fraternal Life announce merger plan

Organizations to leverage community values, Czech and Slovak heritage for future growth

Madison, Wis. and Lombard, Ill. (Jan. 6, 2025) - Midwest-based insurance providers BetterLife and CSA Fraternal Life have announced plans to merge the two societies in 2025, pending approval by CSA delegates and regulatory authorities.

The Board of Directors for both Wisconsin-based BetterLife and for Illinois-based CSA approved the merger at separate meetings in December and January, respectively. CSA's 79 delegates will vote later this year on approval of the merger agreement.

The organizations are well suited as partners in a merger. Their histories, missions and values are closely aligned. They have complementary membership footprints, a focus on community wellness and strong Czech – Slovak heritage.

"BetterLife members understand that physical health is just one part of a healthy life. We like to say, 'Better means belonging,' because our member groups are about building relationships and being active in their communities," said Chris Campbell, BetterLife CEO and Board Chair. "CSA is a perfect match as we share a common bond to foster well-being by celebrating traditions, supporting one another, and strengthening financial security in our communities."



"CSA Fraternal Life is America's oldest active fraternal benefit organization, and like BetterLife we have a strong Czech Slovak heritage," said John Kielczewski, CSA President and CEO. "This merger would allow us to work together to build on our established community groups and lodges, along with continuing to keep our members' policies safe and secure"

Under the merger agreement, CSA will be wholly managed by BetterLife but retain its brand and existing member group structure, processes and events. CSA's current employees will continue to serve its members as part of BetterLife. Kielczewski will join BetterLife as Senior Vice President of Fraternal Development and continue to expand BetterLife's presence and support in the Czech, Slovak, and Eastern European communities.



For BetterLife, the merger would increase their state footprint to 26 states, providing opportunities for future expansion. CSA would add an additional 21 lodges in markets where BetterLife has no presence, and it would improve BetterLife's presence in existing markets like Illinois and Michigan.

"We see the difference BetterLife makes for members in the communities we serve. We want to do even more through our proven engagement model," Campbell said. "This allows us to do even more outreach to people, particularly those in rural communities who seek more social connections as well as support for mental and physical health."

For CSA, the merger provides greater financial stability and an opportunity to continue its mission with its heritage and history intact.

"We have a strong, loyal membership that takes pride in its legacy of community," Kielczewski said. "This merger keeps us true to the heart of what we do and will allow us to do even more for members in the future."

BetterLife and CSA hope to have the merger finalized in summer 2025. Members can expect additional details on the plan in the coming weeks. Members can email BetterLife (info@betterlifeins.com) or CSA (CSAFraternal@csalife.com) with any questions.

Company overviews

BetterLife

- Established: 1897
- Home office: Madison, Wis.
- Membership: 55,000+
- Footprint: 81 lodges in 20 U.S. states



CSA Fraternal Life

- Established: 1854
- Home office: Lombard, Ill.
- Membership: 16,000+
- Footprint: 59 lodges in 21 U.S. states



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