

Member Benefits

WOODMEN
OF THE WORLD



ASSURED LIFE
ASSOCIATION

- Insurance Benefits
- Fraternal Benefits

Woodmen of the World and/or Assured Life Association is a fraternal benefit society with more than a century of commitment to providing excellent insurance products and improving the quality of life for communities in which we do business. When you become a member of Woodmen/Assured Life you are a part of our national network of fraternalists. Members can take advantage of valuable fraternal and insurance benefits provided by the society, as well as volunteer activities and national service campaigns like our annual National Member Food Drive.

Our organization is built on a foundation of support of one another, community service and volunteerism all demonstrated through the principals of Hospitality-Service-Loyalty-Protection; our common bond.

Your involvement offers you the opportunity to help others, make friends, get involved in the community and make connections that will truly last a lifetime.

Regardless of the reason for joining our Society, whether it was for the insurance protection, camaraderie with other members or networking, we hope that you will take advantage of the benefits and opportunities provided.

We have two main categories of membership; benefit member and social member.

A benefit member is a person age sixteen years or older, and who has been issued and currently owns an insurance or annuity certificate issued or assumed by the Society. Benefit Members have the right to vote in the corporate and business matters of the Society, including directly electing the board of directors and amending the articles of incorporation and bylaws.

A social member is a person age sixteen years or older who does not carry an insurance or annuity certificate with the society. A social member may participate in volunteer activities and national service events, but cannot vote in the corporate and business matters of the Society, including the election of the board of directors and amendment of the articles of incorporation and bylaws.

Junior and Associate members are two additional categories of membership. Junior and Associate members are insured under an insurance or annuity certificate issued or assumed by the Society, but do not own the certificate. Junior and Associate members may access all fraternal benefits, but do not have a vote in the corporate and business matters of the Society. **NOTE: In the pages that follow, Junior and Associate members are included when benefit member is referenced with respect to fraternal benefits.**



8000 East Maplewood Ave., Suite 105
Greenwood Village, CO 80111
Phone: (800) 777-9777
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www.denverwoodmen.com

Summary of Benefits and Programs

Insurance Benefits

Medicare Supplement Insurance—Medicare Supplement Insurance is just what it sounds like; it is insurance coverage that supplements the benefits a senior member receives through Medicare. Medicare provides important benefits for hospital and doctor expenses, however Medicare does not cover 100% of your expenses. That is where a Medicare Supplement In-



surance certificate can help. The society currently offers 7 different Medicare Supplement plans, depending on the state, all with slightly differ-

ent benefits and premiums. Premiums are dependent upon where you live. This insurance product is offered only through an agent; the home office can put one in touch with you. Not available in all states—call the home office for availability in your state.

Member Preferred Whole Life Insurance—The Member Preferred Whole Life Insurance is permanent whole life insurance protection offered at issue ages of 0-80. This product provides guaranteed cash values, guaranteed level premiums and is fully underwritten. The minimum face amount or death benefit is \$5,000 and the maximum face amount or death benefit is \$50,000. This insurance product is offered only through the home office and is not available through any agent. Not available in all states—call the home office for availability in your state.

Young Estate Starter—The Young Estate Starter is Single Premium Increasing Convertible Term Life Insurance to age 25. Designed for your children, grandchildren or even great-grandchildren ages of 0–18, the Young Estate

Starter provides an increasing amount of term life insurance to age 25. Then, the certificate automatically converts to permanent whole life insurance with a \$100,000 face amount per unit—all for a single premium of \$395 plus \$12 annual dues. The premium for the permanent whole life conversion certificate will begin at age 25 according to the plan of whole life insurance issued by the Society at that time.

One unit of coverage provides \$10,000 of term life insurance coverage to the certificate anniversary following the attained age of 18. Then coverage increases to \$25,000 until the certificate anniversary following the attained age of 25—for no additional cost. You may purchase up to 3 units of coverage. This insurance product is offered only through the home office and is not available through any agent. Not available in all states—call the home office for availability in your state.

Finish Line Member Annuity—Our Finish Line Member Annuity is a flexible premium retirement annuity available for an initial premium of \$500, plus the \$12 annual dues.

The current interest crediting rate is 2.50%. And the rate is guaranteed to never drop below 2.50%. You may make additional contribu-



tions into your Finish Line Annuity at any time. Surrender charges apply for the first 9 years for early surrender of the annuity. Surrender-free withdrawals of up to 10% per year are allowed after the first year. This annuity product is offered only through the home office. Not available in all states—call the home office for availability in your state.

Hospitality—Service—Loyalty—Protection

Fraternal Benefits

Our member fraternal benefits are value-added benefits, discounts and programs made available to members. All fraternal benefits listed are available to our benefit members; however, some of the benefits are also extended to social members. Those benefits extended to social members are so designated.

Educational Fraternal Benefits

New Beginnings Senior Scholarship—applicants must be **benefit members** 55 years of age or older and enrolled in a short-term learning course. Scholarship awards are provided directly to benefit members in amounts up to \$100 each, and are limited to one award per benefit member per calendar year. The number of awards each year is limited by budget.

National College Scholarship Program

—applicants must be **benefit members, children or grandchildren of benefit members**, and must be a senior in high school, an undergraduate or graduate student, and be taking a minimum of 12 credit hours. Application requirements are published each year. Awards range from \$500 to \$2,000 and the number of awards available each year varies.



Education Online Resource Finder Toolkit—an online college resource toolkit where **social and benefit members** and their family can find information in one place that they need to ensure success as a college student.

Summer Camp Grant Program—applicants must be **benefit members, children or grandchildren of benefit members**, or have a membership connection by participating



in a camp/lodge volunteer activity such as Join Hands Day. Camp grant awards are provided to youth participating in a camping experience. The number and amount of awards is limited.

Life Fraternal Benefits



My Final Wishes

Booklet—a planning guide for **benefit members** that will provide their loved ones with the member's wishes

regarding funeral arrangements and information necessary to settle their estate.

Assistance to Orphaned Children—the society provides monthly financial support to a **benefit member's children's legal guardians** if both parents die; payable at the following benefit rates:

age 0 – 5	\$200 per month
age 6 – 12	\$250 per month
age 13 – 18	\$300 per month

Newborn Child Protection Benefit—applicants must be **benefit members**. The society provides \$2,500 upon the death of a benefit member's newborn child within 60 days of birth; if both parents qualify as benefit members this benefit increases to \$3,750. A \$1,000



benefit is paid when a child benefit member is stillborn, or miscarriage occurs at least 30 weeks after conception. If both parents qualify as benefit members this benefit increases to \$1,500.

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Fraternal Benefits Con't

Health & Security Benefits

Philips Lifeline—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 **at the press of a button**—24 hours a day, 365 days a year—for an affordable monthly fee. The activation fee is waived for **benefit and social members** and their families—a savings of up to an \$80.00 value. Call Woodmen/Assured Life Customer Service for more information.

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

Advantage Benefits Card—a multi-product savings program is available to benefit members and their families (Not Available in MT).

- a. **Prescription Drug (Rx) Savings**—ABC Card members and their families have direct access to RxSavingsPlus, a prescription discount network administered by CVS Caremark. Members can use their membership card at more than 59,000 participating pharmacies nationwide. Members save an average of 20% on prescription drugs, and there are no restrictions or limits on how many times the card can be used.
- b. **Dental Savings**—ABC Card members have access to thousands of dental locations nationwide through either the Access Dental network or the DenteMax dental network. Savings typically range from 20 – 40% off the dentist's usual fee.
- c. **Vision Savings**—The Eye Benefits provider network consists of highly qualified eye care professionals who are credentialed and

contracted through Eye Benefits. Members and their families will receive discounts of 10 – 30% on eye exams and purchase of eyewear at over 2,200 independent optical locations. You also have the opportunity to visit our preferred nationwide LASIK provider, QualSight. Savings on Lasik procedures will range from 40 – 50%.

- d. **Hearing Savings**—EPIC Hearing network offers members a national alliance of independent ear physicians and audiologists dedicated to high quality hearing care. Savings range from 35 – 65% on name brand hearing aids and products that protect and improve hearing.

How to Enroll:

- Visit the ABC Card website, www.theABCcard.com.
- Fill out the required information, including your Group Name: **WOWALA**
- Check the appropriate boxes indicating you've read the Terms and Conditions and the Privacy Policy, then click "Submit".
- Your membership card will be emailed directly to you.
- Your membership card will also provide you with websites to look up participating providers and phone numbers in case you have questions on accessing your savings.
- Present your membership card at any participating provider to receive your savings.

Important To Note:

The ABC Card is NOT INSURANCE, but provides discounts at certain providers for health care services. The member must pay for all health care services at the time of service, but will receive a discount from those providers who have contracted with the program operator, Executive Vision Benefits, Inc. (EyeBenefits). EyeBenefits corporate offices are located at 8436 E. Shea Blvd., Ste 102, Scottsdale, AZ 85260. They can be reached toll free at 888-908-8987. Please see www.theABCcard.com for more information on the Advantage Benefits Card.

NOTE: Not available in Montana.

Hospitality—Service—Loyalty—Protection

Fraternal Benefits Con't

Health & Security Benefits, Con't.

Medical Assistance Benefit—provides up to \$2,500 for either out-of-pocket expenses or disability for Multiple Sclerosis and Tuberculosis to benefit members.

Charitable Giving Benefit



Growth Ring Matching Gift—An Individual benefit member's charitable donation to a non-profit organization is matched by the Society (up to \$250 per

member per year) and mailed directly to the charity or organization along with the personal check from the benefit member. The number of awards each year is limited by a budgeted amount so get your request in early.

Donations and the matching gift can be given to entities recognized by the IRS as existing for religious, charitable, scientific, literary or educational purposes, or for the prevention of cruelty to children and animals.

Call Woodmen/Assured Life Fraternal Department for a growth ring matching gift request form.

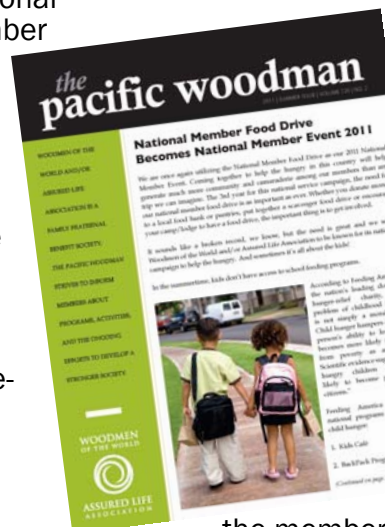
Research Benefits

Senior's Investigative

Team—The health, financial and social needs of seniors are different and more complicated than those of any other age group. Woodmen of the World/Assured Life Association wants to respond to the changing needs of our senior benefit members and their families through its very own Senior's Investi-

gative Team (S.I.T.). This new member benefit is being offered to you free of charge as a member of Woodmen of the World/Assured Life Association with the research being done by home office staff members.

If you or a family member need help finding the answer to a question related to senior needs or services, just S.I.T. back and relax and let us do the legwork and research for you. Our time is your time! We will find the answers or resources available to your specific needs or situation and report back to you our findings—FREE. We are not experts in every field, but we can help you find the answers. Just call our Senior's Investigative Team Call Center at (866) 559-2395 for assistance.



The Pacific Woodman—

the official publication of Woodmen of the World and/or Assured Life Association is published quarterly. The Spring issue is printed and distributed to every benefit member household. The remaining issues in a given year are published and available online only. The quarterly magazine is intended to inform

the membership about programs, activities and ongoing efforts to develop a stronger Society. The publication is also used for official notices to benefit members such as board of director elections, amendments to articles of incorporation and bylaws, etc.



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If you have any questions, or are interested in any of the insurance, fraternal or camp/lodge program benefits, please feel free to call the Fraternal or Customer Service Departments at the Home Office at (800) 777-9777. When calling the Home Office, and the auto-attendant answers the phone, press 3 for Customer Service. You may also press 1 and then the extension number of the staff member you are trying to reach.

Our goal is to make communication with the home office easier. Customer Service is staffing the phone system so that in most cases, you will hear a live person on the phone.

If the staff member that you are trying to reach is not at his/her desk or is assisting others, **PLEASE** leave a voice message and we will return your call as soon as we are able. Departments and Home Office Staff include the following:

Operations—Customer Service

(800) 777-9777

Diane L Muller, Vice President of Operations/
Corporate Secretary
Ext. 3830
Email: dmuller@denverwoodmen.com

Customer Service

Email: WOWService@denverwoodmen.com

Customer Service can assist you in a multiple of ways. If you have questions regarding your **life insurance certificates**, life insurance premium payments, life certificate service requests, fraternal benefits, new or additional life insurance coverage, etc., call Customer Service for assistance.

Michaela Franklin, Customer Service Supervisor,
Ext. 3823

Stephanie Martin, Customer Service
Representative & Life Insurance Claims, Ext.
3835

Heather Fitzsimmon, Customer Service, Receptionist & Administrative Assistant, Ext. 3834

Medicare Supplement Insurance Members

call our Medicare Supplement administrative office at 877-223-3666 for customer service. For Medicare Supplement Claims call 877-223-4244.

President's Office

Gary R Wheeler, President
VP of Finance & Treasurer
Ext. 3810
Email: gwheeler@denverwoodmen.com

Fraternal Department

Jerry Christensen, VP of Agency Services & Fraternal Affairs
Ext. 3773—Direct Line (303) 468-3773
Cell Phone: (303) 908-4446 (for after hours assistance)
Email: jlc@denverwoodmen.com

Customer Service provides support for the Fraternal Department and inquiries regarding fraternal benefits may also be directed to that department.

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