



Member Benefits

The Society currently offers 4 insurance products. Members need to check with the home office on availability in their state as not all products are available in all states.

Insurance Benefits

Member Preferred Whole Life Insurance—

The Member Preferred Whole Life Insurance is permanent whole life insurance protection offered at issue ages of 0-80 and face amounts of \$5,000—\$50,000 (in Washington state, minimum face is \$25,000). Not available in all states so call the Home Office for availability in your state. Not sold through an agent.

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 and provides an increasing amount of term life insurance to age 25 for a single premium. Not available in all states so call the Home Office for availability in your state. Not sold through an agent.

Finish Line Annuity—The Finish Line Annuity is a Fixed, Flexible Premium Deferred Annuity featuring a fixed interest rate and flexible premium payments. And interest accumulations are tax deferred. Available for an initial premium of \$500. The current interest crediting rate is 2.50%. And the rate is guaranteed to never drop below 2.50%. Surrender charges apply for early surrender during the first 9 years, with 10% surrender-free withdrawals available after the 1st certificate year. Not available in all states so call the Home Office for availability in your state. Not sold through an agent.

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. The society currently offers 6 different Medicare Supplement plans, all with slightly different benefits and premiums. Premiums are dependent upon where you live.

This insurance product is offered only through an agent. Not available in all states so call the Home Office for availability in your state.

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, associate and junior members; however, some of the benefits are also extended to social members. Those benefits extended to social members are so designated. **Junior and Associate members are included when benefit member is referenced.**

New Beginnings Senior Scholarship—applicants for this award of up to \$100.00 must be **benefit members** 55 years of age or older and enrolled in a short-term learning course.

National College Scholarship Program—applicants for a scholarship award must be **benefit members, children or grandchildren of benefit members**, and must be a senior in high school, an undergraduate or graduate student, taking a minimum of 12 credit hours.

Education Online Resource Finder Toolkit—an online college resource toolkit for **social and benefit members** to find information in one place that they need to ensure success for their college-bound student.

Summer Camp Grant Program—applicants for this award 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.

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.

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www.denverwoodmen.com



Assistance to Orphaned Children—the society provides monthly financial support to a **benefit member's children's legal guardians** if both parents die.

Newborn Child Protection Benefit—The society provides a death benefit upon the death of a **benefit member's** newborn child or in the case of still-birth or miscarriage.

Philips Lifeline—the activation fee (up to \$80.00) is waived for **benefit and social members** and their families for this 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; *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 offering for **benefit and social members** (Not Available in Montana).

- **Prescription Drug (Rx) savings** of an average of 20% per prescription through the RxSavingsPlus network administered by CVS Caremark;
- **Dental savings** of 20% - 40% off the dentist's usual fee through the Access Dental network or the DenteMax dental network;
- **Vision savings** of 10% - 30% on eye exams and purchase of eyewear through Eye Benefits and 15% - 50% savings on Lasik procedures through QualSight and National Lasik networks;
- **Hearing savings** of 35% - 65% on name brand hearing aids and products that protect and improve hearing through the EPIC Hearing network.

Enrolling for the Advantage Benefits Card is accomplished online. Your membership card will be emailed directly to you for printing. Contact Membership Services at the home office for our unique group code.

If you do not have access to the internet, we will enroll for you and mail your membership card.

Important To Note about the ABC Card Program:
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. Not available in Montana.

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

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).

Senior's Investigative Team—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—FREE. Call (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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