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# Foresters Member Benefits

## ► Producers Guide

*For producer use only*

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## Who is eligible for Foresters Member Benefits?

Foresters is a fraternal benefit society which offers life insurance and annuities to its members, but that also provides additional products and services to members through Member Benefits.

Member Benefits offer Foresters benefit members additional protection for themselves and their immediate families. Benefit members must hold one of the following Foresters certificates and maintain their membership in force:

U.S. and Canada:

- Universal Life Insurance
- Whole Life Insurance
- Term Life Insurance
- Flexible Premium Deferred Annuity
- Single Premium Deferred Annuity
- Single Premium Immediate Annuity
- Segregated Funds (Canada only)
- Registered Income Funds (Canada only)

There is one membership per family regardless of the number of Foresters certificates held or persons insured.<sup>1</sup> The Foresters Member Benefits described in this handbook went into effect November 2, 2000.

<sup>1</sup> As defined in Foresters Constitution.

### Producers Support

To order materials or obtain additional information, including state availability, please refer to your dedicated producer website. Please advise your Foresters members to see full details on Member Benefits at [www.foresters.biz/membership](http://www.foresters.biz/membership)

## Foresters Member Benefits

Critical Illness Member Benefit

- Life-threatening Cancer
- Heart Attack
- Stroke
- Multiple Sclerosis

Scholarships Program

Orphan Scholarships

Terminal Illness

- Interest-Free Loan

Young Family

### Our commitment to you.

Eligibility for Foresters Member Benefits extends to the immediate family as well. This includes:

- Current husband or wife (from a legal marriage)
- Spouse from a common law relationship (meaning 2 persons who have cohabited in a relationship of some permanence continuously for at least 2 years)
- Children (biological or legally adopted) who are under the age of 25 and for whom parent or guardian is legally responsible for maintenance and support

Member benefits do not extend to individuals outside of the immediate family (aunts, uncles, grandparents, etc.).

The effective date depends on the Member Benefit type. This chart outlines the eligibility period for each Foresters Member Benefit.

Benefit Type	Member Can Make a Claim
Critical Illness Terminal Illness <sup>1</sup>	After a 24-month eligibility period as measured from the Date of Application for Membership
Orphan Scholarships, Young Family, Scholarships	After the Date of Application for Membership

<sup>1</sup> Not available in New York, Oklahoma, or Illinois as a Member Benefit.

## Life isn't always a treat.

Unfortunately, life holds no guarantees. Illness and death can suddenly turn our world upside down. We believe the last thing anyone should have to worry about is money. Foresters can help eligible members get through these times and help to support their children if something happens to them.

## Critical Illness Member Benefit

Financial grants are a part of Foresters commitment to assisting eligible members and their families in times of need.

A \$4,000<sup>1</sup> lump sum payment per benefit membership is provided upon initial diagnosis of one of these Critical Illnesses for any one family member:

- Cancer (Life Threatening)
- Heart Attack
- Stroke
- Multiple Sclerosis

*Note: The benefit is a lump sum payment, not an expense reimbursement. Foresters does not provide benefits for any medical condition or surgical treatment other than the Critical Illness conditions defined on page 5 and 6. Foresters must receive the application for benefits within six months of the initial diagnosis date. Diagnosis must be made by a legally qualified physician and satisfactory medical proof must be provided to Foresters.*

## Eligibility Requirements & Limitations

To be eligible:

- initial diagnosis must occur at least 24 months after date of application for membership or the date of the signing of the election form for the new package

Member is ineligible if:

- an individual with critical illness is 70 years of age or older at the time of the initial diagnosis
- an eligible family member has already received the Critical Illness Member Benefit payout
- the critical illness was a pre-existing condition (the individual's critical illness was initially diagnosed

prior to the date of application for membership or occurred within 24 months after the date of application for membership)

- an eligible family member has already received benefits from the Cancer Benefit or Multiple Sclerosis Benefit from the pre-November 1, 2000, Foresters Member Benefits package

## Critical Illness Definitions

Critical Illness is defined, for the purpose of the Critical Illness Benefit, as any of the medical conditions listed on this page.

**Life Threatening Cancer** is defined as a malignant neoplasm (including hematologic malignancy), which is characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue, and which is not specifically hereafter excluded. The following types of cancer are not considered Life Threatening Cancer and are excluded from the definition of Life Threatening Cancer: early prostate cancer diagnosed as T1N0M0 or equivalent staging; first carcinoma in situ (meaning the first diagnosis of cancer wherein the tumor cells still lie within the tissue of the site of origin without having invaded neighboring tissue); pre-malignant lesions (such as intraepithelial neoplasia), benign tumors or polyps; any skin cancer, other than invasive malignant melanoma in the dermis or deeper, or skin malignancies that have become Life Threatening Cancers. Life Threatening Cancer must be diagnosed pursuant to a pathological diagnosis or a clinical diagnosis.

**Heart Attack** (Myocardial Infarction) means the death of a portion of the heart muscle resulting from blockage of one or more coronary arteries. The diagnosis must be based upon both:

- 1) new electrocardiographic changes consistent with and supporting a diagnosis of heart attack; and
- 2) a concurrent diagnostic elevation of cardiac enzyme

**Stroke** is a cerebrovascular accident or infarction (death) of brain tissue caused by hemorrhage, embolism, or thrombosis producing measurable, neurological deficit persisting for at least 30 days following the occurrence of the stroke. Transient Ischemic Attack (TIA) or other cerebral vascular events are not considered a Stroke under this definition.

**Multiple Sclerosis** is defined as the occurrence of at least two episodes of well-defined neurological

abnormalities with objective evidence of lesions at more than one site within the central nervous system. In order for Multiple Sclerosis to be covered, a legally qualified physician who is a board certified neurologist must make a definitive diagnosis of Multiple Sclerosis, supported by modern imaging and/or investigative techniques.

## Scholarships Program

There is nothing more precious than our children's future. Foresters is proud to award up to 320 renewable scholarships per year across North America.

Foresters Scholarship Program is a competition for scholarships, of \$2,000 per year, for up to 4 years, open to eligible members of the benefit member's immediate family meeting the eligibility requirements. Scholarship recipients will be selected from the completed applications submitted before the deadline date. This program is administered by the Association of Universities and Colleges of Canada.

### Eligibility Requirements & Limitations

- Up to 320 renewable scholarships will be awarded in North America.
- Criteria for selection include academic accomplishments, community involvement, and personal references as established by the Foresters Scholarship Program, which may be reviewed and modified annually.

#### Eligible applicants are:

- The dependent children of a Foresters member (must be a Foresters member's biological or legally adopted child)
- A Foresters member who is 25 years of age or under
- A Foresters member who is a mature student (over 25 years old) who is currently enrolled in full-time post secondary studies (excluding masters or PHD level)
- They must plan to attend a full-time course at any university or college, or accredited community college, trade school, or vocational school in Canada and the U.S., with the intention of completing a degree or professional requirements/certification.

- Courses must begin in the calendar year in which the applicant completes high school.
- Continuation of the scholarship is conditional upon full-time attendance, satisfactory progress and the benefit member's membership being in force.
- Scholarship will not be terminated as a result of the death of the benefit member-parent.

Foresters Scholarship Program is a competition for scholarships, of \$2,000 per year, for up to 4 years, open to eligible applicants meeting the eligibility requirements. Scholarship recipients will be selected from the completed applications submitted before the deadline date. This program is administered by the Association of Universities and Colleges of Canada.

For full information regarding eligibility, academic and community requirements, and application details, see [www.foresters.biz/scholarships](http://www.foresters.biz/scholarships).

## Orphan Scholarships Member Benefit

Provides children of a deceased benefit member with a renewable scholarship to help cover tuition and maintenance.

On the death of:	Maximum per year
One parent <sup>1</sup>	\$1,500
Single parent <sup>2</sup>	\$3,000
Both parents <sup>3</sup>	\$6,000

<sup>1</sup> Parent is defined as a person who is legally responsible for the maintenance and support of a child, with the child being defined as either biological or legally adopted.

<sup>2</sup> Single Parent is defined as a parent who is widowed, has never been married, or in the case of divorce or separation, has been the sole provider for the maintenance and support of the child at the time of application for membership. The determination of whether a parent is a single parent will be at the sole discretion of Foresters.

<sup>3</sup> Except for the Single Parent Scholarship, both parents must have been alive at the date of application for membership.

## Eligibility Requirements & Limitations

- The child must be registered for this benefit at the time of the parent's death or was receiving the Young Family Member Benefit.
- The child must start their post-secondary education (continuous from high school) when they are between the ages of 18 and 24.
- Post-secondary education program must be full-time and at least one month long, with a minimum of 12 hours of instruction each week. Part-time classes do not qualify.
- Program must lead to a University or College Degree or an occupational diploma at an accredited educational institution.
- This Member Benefit is available for up to a maximum of four years or until completion of the program, whichever occurs first.
- Student must reapply every year. Eligibility is based on full-time attendance and satisfactory academic progress.

*Note: No benefit will be paid as a result of any disability or death of a benefit member, parent, or child due to any disease, signs or symptoms which have manifested at any time prior to or within 24 months of the date of application of membership. For this purpose, illness, physical condition and disease shall be defined to include acquired immune deficiency syndrome and a diagnosis of HIV Positive status.*

*Note: If the child is between 18 and 24 when the parent dies, they must already be attending a university or other educational institution to qualify for this benefit.*

## Terminal Illness Member Benefit

### Terminal Illness Benefit Description

An interest-free loan is provided for any insured individual in the benefit members family who becomes terminally ill. The total loan can be up to 75% of the Net Face Amount of Foresters life insurance. The certificate and/or policy must be absolutely assigned to Foresters to the extent of its interest, up to a maximum of \$250,000. The loan will be repaid from the insurance proceeds payable upon the insured's death.

*Note: Terminally ill means there is a reasonable certainty of*

*death within 12 months as determined by a legally qualified physician who can provide medical proof satisfactory to Foresters.*

## Eligibility Requirements & Limitations

Initial diagnosis must occur at least 24 months after the date of application for membership.

The insured, or owner if other than the insured, must agree that:

- The beneficiary must agree in writing to the loan.
- This loan will be the first charge to the insurance certificate and will take precedence over any death, disability, or other benefits.
- Foresters may increase the amount of the loan to cover administrative costs of maintaining the certificate (i.e. premiums, cost of insurance, expense charges).
- At the time of the loan, the certificate must be absolutely assigned to Foresters. The amount of the loan will be subtracted from the proceeds that the beneficiary receives.
- The benefit payment is contingent upon medical proof satisfactory to Foresters.

Ineligible: Members who hold only a group insurance contract, individual term insurance that is not renewable and convertible, or term insurance within five years of maturity.

*Note: Not available in the States of New York, Oklahoma, or Illinois as a Member Benefit.*

## Young Family Member Benefit

We know that ensuring that your children are taken care of is one of your most important concerns. As a benefit member, if your children lose both parents, Foresters may pay a \$300 monthly benefit to assist with care and maintenance for each child under 18.

This benefit pays \$300 per month per child to the legal guardian for children under 18, due to the death of both parents.

### Eligibility Requirements & Limitations

- An orphan is a child whose parents are deceased
- Both parents must have been living at the time of application for membership
- Membership must be in force at the time of parents' death

Foresters requires satisfactory proof of the death of both parents, documents appointing legal guardians, and a birth certificate for each child.

### Benefit Begins

One month after the child becomes an orphan; but in no event earlier than six months from the date of application for the benefit.

### Benefits End

At age 18, if the child marries, if the child becomes self-supporting, or upon approval of an Orphan Scholarship.

*Note: No benefit will be paid as a result of any disability or death of a benefit member, parent, or child due to any disease, signs or symptoms which have manifested at any time prior to, or within 24 months of, the Date of Application of Membership. For this purpose, illness, physical condition and disease shall be defined to include acquired immune deficiency syndrome and a diagnosis of HIV Positive status.*

## Disclaimer

### Please read carefully.

Foresters is continually seeking ways to serve our member families better. Please note that from time to time, we will review the current Foresters Member Benefits for the type of benefits offered, and the way in which these benefits are administered. Foresters will exercise sole discretion with respect to all aspects of the Member Benefits program.

The features of benefits that may come under review include, but are not limited to: the life and health characteristics of benefits; the educational nature of benefits; the types of illnesses, if any, for which benefits may be provided; and any associated eligibility periods and/or definitions. The amount of any member benefit will be determined at the sole discretion of Foresters.

Foresters will have full authority to determine the manner in which all administrative acts in relation to the Member Benefits and any application for benefits are carried out.

The administration of benefits that may come under review includes, but is not limited to: any documentation required to support an application for any Member Benefit; the need for and processes for obtaining further information regarding any application; the processes and procedures for evaluating any application; the time period for evaluation of any application; and the ultimate decision regarding any other aspect of an application. The eligibility of any applicant for Member Benefits will be determined at the sole discretion of Foresters.

The Member Benefits may be amended, changed, cancelled, in whole or in part, or eliminated at any time with or without notice, at the sole discretion of Foresters. No officer, employee or representative of Foresters has authority to make any representation regarding the eligibility of any person applying for any Member Benefit or the amount of any benefit except the duly charged personnel whose employment at Foresters or contractual service responsibilities for Foresters specifically require them to make such decisions.