Welcome, everyone! Thanks for attending this [Summit chapter/chapter] educational event.

For those of you who aren’t currently members of Modern Woodmen of America, we’re glad you’re here. Educational programs are just one of the many ways Modern Woodmen gives back to the community. Please see me after this program if you’d like to learn more about our many other member benefits. I’ll be glad to give you some information.

[Today’s/Tonight’s] topic is fraternal benefits. We’ll cover many of Modern Woodmen’s fraternal benefits in this presentation.

Slide 2

Modern Woodmen’s very first fraternal benefit was treatment at its tuberculosis sanatorium. (In case you’re wondering, a sanatorium is a hospital that treats chronic diseases like tuberculosis.)

In the 18th and 19th centuries, tuberculosis was a near-epidemic in the Western world. In fact, at the turn of the 20th century, tuberculosis – also known as the “white plague” or consumption – was the leading cause of death for Modern Woodmen members. In response, Modern Woodmen opened a tuberculosis sanatorium in Woodmen, Colo. – just north of Colorado Springs – on Jan. 1, 1909. Any beneficial member with tuberculosis could receive treatment at the sanatorium free of charge.

The treatment – which included rest, wholesome food, pure air, exercise and health education – resulted in a 75 percent recovery rate among the 12,000 patients that eventually sought treatment at the sanatorium.

The sanatorium was also the site of research and education, which led to the development of vaccines and antibiotics that helped reduce the incidence of tuberculosis in the United States. As a result, the need for the sanatorium declined, and the facility closed in 1947.
Modern Woodmen’s second fraternal benefit was its Polio-Protection Plus benefit. Polio-Protection Plus was introduced Jan. 1, 1951, at a time when the incidence of polio was increasing. In fact, the following year, 58,000 cases of polio were reported, the most ever.

Modern Woodmen granted a fraternal benefit of $250 to any member who contracted polio. If the disease left the member permanently disabled, or if the member died, an additional $250 was paid.

In addition, Modern Woodmen began publishing a series of articles about polio and other chronic diseases in its member magazine in an effort to help members preserve their health.

Three-year-old Timmy Weber, a junior member in Greeley, Colo., pictured here with an older brother, received the first Polio-Protection Plus benefit, in 1951.

With the eradication of polio in the U.S. by the 1970s, the Polio-Protection Plus benefit was discontinued.

Today, Modern Woodmen’s mission to help members improve their quality of life continues. As one of America’s largest fraternal financial services organizations, we exist for the benefit of our members.

We support families by providing social, educational and volunteer opportunities for our members and their children. We also strengthen communities by sponsoring fundraisers and volunteer projects.

And we still provide fraternal benefits for our members. These benefits are designed to fulfill our mission by helping members and their families in good times and in times of need.
Slide 5

In households in which all parents or legal guardians and children under age 18 are beneficial members of Modern Woodmen, the 100 Percent Modern Woodmen Family Benefit provides free, age-appropriate books for children ages 1 to 16.

The wholesome, high-quality books feature classic tales, contemporary fiction and educational resources, and are mailed directly to the child's home during his or her birthday month.

This benefit is available primarily through your Modern Woodmen representative.

Slide 6

Accelerated Benefits are living benefits for those who are diagnosed with a terminal illness and have a life expectancy of less than 12 months. If eligible, you can receive 75 percent of your death benefit prior to death (up to $250,000, minus any outstanding loans).

There are no restrictions on how you use this cash advance. You can pay medical bills, enhance the quality of your life or pay off your mortgage – whatever you choose to give yourself and your family peace of mind.

This benefit is treated as a lien against your contract, so your beneficiary receives the remainder of your death benefit upon your death. Modern Woodmen waives the loan interest charge on the advance for a two-year period, and also waives the premiums or monthly deductions due on the life insurance plan.

Slide 7

This benefit is only available if your Modern Woodmen life insurance contract includes the Accelerated Benefit rider. There is no premium charge for the rider, but you must have at least $25,000 of permanent life insurance coverage with Modern Woodmen to be eligible. (The rider can’t be added to term insurance.)

No advance will be paid if the calculated benefit is less than $5,000.

The Accelerated Benefits rider may not be available in all states.
Slide 8

The Anytime Fitness® benefit offers Modern Woodmen members a:

- Free seven-day trial pass.
- 50 percent discount on standard enrollment fees.
- 10 percent discount on monthly dues for basic membership.

Anytime Fitness® members have 24/7 access 365 days a year to more than 2,100 Anytime Fitness locations nationwide. Members may use other Anytime Fitness® facilities at no extra charge.

Most facilities also offer personal training and tanning services.

Slide 9

The Final Wishes benefit helps members plan for and communicate their end-of-life wishes to loved ones.

This online tool contains many helpful resources, including:

- Information on choosing an executor and leaving assets to minor children.
- Documents for end-of-life financial and funeral planning.
- Advice on sharing plans with others.
- Tools to help loved ones make notifications and financial decisions.

Users can browse content and complete the documents on their own or side-by-side with a loved one. The documents can be saved on a computer to refer to at a later date or share with others.

Members can access Final Wishes online at member.modernwoodmen.org (under “Benefits”).

Slide 10

The Fraternal Aid Fund offers premium payment assistance to keep your life insurance contract in force during times of hardship.

You may qualify to have your premiums covered in the event of illness, accident, fire or natural disaster.

Requests are granted on the basis of need and the inability to pay premiums.

Members may apply for fraternal aid twice in five years.
Slide 11

Life Line Screening® helps people become aware of unrecognized cardiovascular problems, osteoporosis, diabetes and much more.

When a Life Line Screening® is scheduled in their community, Modern Woodmen members who are 50-80 years of age may participate at a reduced cost of $129. Letters sent to members contain complete instructions for participation.

The screenings are done by highly trained health care professionals using advanced ultrasound equipment. The screening results are reviewed by board-certified physicians to ensure the highest standards.

Slide 12

Modern Woodmen began awarding Make An Impact Scholarships in 2017. This enhanced program replaces the Fraternal College Scholarship Program and will award 198 onetime scholarships each year when the program is fully implemented in 2020. At that time, the annual value of these scholarships will be $450,000!

Modern Woodmen will honor the promise it made to scholarship winners in 2014, 2015 and 2016 and continue paying their four-year scholarship award amounts.

The number of Make An Impact Scholarships to be offered represents a significant increase over the number of scholarships previously awarded. High school seniors who are Modern Woodmen members will now have an even better chance of earning a college scholarship!

Slide 13

As a fraternal financial services organization, Modern Woodmen emphasizes fraternalism, or giving back to others. The volunteer service students have done during the previous two years and report on their Make An Impact Scholarships applications will play an important role.

There are two types of Make An Impact Scholarships. In the volunteer and academic competition, winners will be chosen based on volunteer experience and academic achievements. They’ll receive onetime scholarships of $10,000, $7,500, $5,000 or $2,500, amounts that can really impact parents and students financing a college education!

In the volunteer experience competition, Modern Woodmen will award $1,000 scholarships to 150 good, well-rounded students who are making a difference in their communities through volunteering.
Students can earn only one scholarship.

**Slide 14**

To be eligible for a Make An Impact Scholarship, students must have their own Modern Woodmen life insurance certificates at least two years before Jan. 1 of their graduating year of high school. (Students who are social members or who only own annuities cannot qualify for a Modern Woodmen scholarship.)

All Make An Impact Scholarship applicants must have a minimum ACT score of 22 or SAT score of 1010. They must also have completed at least 40 hours of volunteer service in the past two years. The volunteering may be done at school, in the community or with a nonprofit or other organization.

**Slide 15**

Students who apply for a Make An Impact Scholarship must graduate between Jan. 1 and Aug. 31 of the year their scholarship is awarded.

They must also be enrolled in an accredited junior college, college or university. You can find a list of accredited institutions through the Council for Higher Education Accreditation at chea.org.

**Slide 16**

With the debut of Make An Impact Scholarships, Modern Woodmen’s college scholarship application process moves completely online – no more paper applications! The online application will be accessible from laptops, tablets and smartphones.

As the Make An Impact Scholarship deadline approaches, applicants will receive an email reminding them to complete the application. They can edit their application as often as needed until the deadline.

You can find complete details about Make An Impact Scholarships when you log in at member.modern-woodmen.org.
Slide 17

The America the Beautiful Parks and Federal Recreation Lands Senior Pass is available to U.S. citizens or permanent residents age 62 or older. This lifetime pass can be used at more than 2,000 federal recreational sites, including national parks, national wildlife refuges and many national forest lands.

The senior pass admits the pass owner and additional adults traveling with him or her, and may offer a discount on other fees, such as camping.

Modern Woodmen’s National Parks Pass benefit offers a $5 reimbursement of the $10 fee charged when applying for the pass at a national park or other federal recreational site. (You can also apply by mail or online.)

Once you receive your pass, simply print and complete the reimbursement form found under “Benefits” in the members-only section of Modern Woodmen’s website, modernwoodmen.org. Return the form to Modern Woodmen’s home office, along with a copy of your park pass purchase receipt.

Slide 18

The Newborn Benefit assists families who have lost an infant or are caring for an infant in poor health.

Members who qualify can receive $5,000 to help with medical or funeral costs if their child lives for five full days but less than 180 full days.

Prior to the child’s 180th day of life, parents may apply for $5,000 of permanent life insurance (without additional benefits). The insurance is issued at standard rates, regardless of the child’s health, and becomes effective no later than on the child’s 181st day of life.

Slide 20

If the $5,000 of permanent life insurance is kept in force until the child is 16 years old, an additional $5,000 of insurance (without additional benefits) may be purchased.

If the insurance is kept in force until the member is age 21, an additional $10,000 of insurance (without additional benefits) may be purchased.

All insurance issued under the Newborn Benefit is issued at standard rates, regardless of the child’s health.
Slide 19

To qualify for the Newborn Benefit, one of the parents must have been a member of Modern Woodmen with a life insurance contract in force for six months immediately preceding the birth of the child.

All certificates must be in good standing at the time of the new child’s birth.

The payment is provided to the parent or parents who are beneficial members of Modern Woodmen at the time of the child’s death.

Slide 20

If a child is orphaned, and one of the parents was a beneficial member of Modern Woodmen, the Orphan Benefit can help provide financial support for his/her care and education.

The child’s guardian receives monthly support payments based on the child’s age:
- $200 for age 5 and under.
- $250 for ages 6-13.
- $300 for ages 14-18.

Slide 21

Benefit payments continue until the orphan becomes self-supporting, marries, reaches 19 or enrolls in a college under the Orphan Benefit’s scholarship plan.

When the orphan is accepted by an accredited college, university or vocational institution, Modern Woodmen pays up to $4,000 each school year for four years, as long as the student maintains acceptable grades.

To be eligible for the Orphan Benefit, the last surviving legal parent must have been a Modern Woodmen member with a life insurance contract in force for six months prior to his or her death.

Payment begins one month after approval by Modern Woodmen.
New in 2017, PerkSpot is an exclusive discount hub for some of our members’ favorite national and local merchants.

Members can view discounts by category, brand or preferences and use the local map tool to discover discounts near them.

PerkSpot is available via desktop, tablet or smartphone.

Modern Woodmen’s ScriptSave WellRx is accepted nationwide at more than 62,000 pharmacies. It’s especially beneficial to those who have no prescription drug coverage, but can also help if you have a plan with a deductible or a maximum limit, or if your plan excludes certain medications.

The prescription savings card covers your entire household and can potentially provide other healthcare savings like:

- Vision care (glasses, contact lenses, exams and Lasik surgery).
- Diabetes and respiratory supplies.
- Daily living products.
- Pet medications.

You can order Modern Woodmen fraternal benefits in several ways:

- Go to Modern Woodmen’s website, www.modernwoodmen.org. By logging in to the members-only area, you can complete order forms for many of the benefits.
- Your local Modern Woodmen representative can answer questions about fraternal benefits and will be happy to help you with your order.
- Call the Service Center at Modern Woodmen’s home office at 800-447-9811. Service Center representatives are available 8:00 a.m.-4:30 p.m., Monday through Friday.
Thanks again for joining us for this presentation on Modern Woodmen’s fraternal benefits.

We look forward to seeing you at our next [Summit Chapter/chapter] event! (Offer the time and place.)

Subject to change, fraternal benefits are not part of the insurance contract and may have specific eligibility requirements.