

Member Benefits

Our member benefits are one of the many ways we live our promise of being a different kind of life insurance company. BetterLife's exclusive, member benefits provide additional protection and opportunities for you and the people you love*.

Go to betterlifeins.com/member-resources/member-benefits to learn more and apply.

Health Benefit: A grant of up to \$1,500 will be provided to a member for out-of-pocket expenses for serious illness.

- Focus on paying costs attributed to getting treatment.
- Applications must be received within one year from diagnosis of serious illness.
- Only covers out-of-pocket expenses.
- Members can apply once per year.

Family Benefit: The Family Benefit provides up to twenty (20) \$1,000 awards per year to BetterLife members for costs associated with senior care, child care, extracurricular activities, family emergencies, or unexpected living costs.

- Up to 20 benefits will be awarded each year, totaling up to \$20,000 awarded annually.
- Members may apply each year from January 1 through December 15.
- Up to five benefits of \$1,000 will be awarded each quarter of the calendar year.
- Quarterly recipients will be selected after March 31, June 30, September 30, and December 15.
- A third-party judge will determine the recipients of the benefit.

Disaster Relief Benefit: The Disaster Relief Benefit is designed to assist members who have been affected by a disaster to help them get back on their feet. A benefit of up to \$1,500 will be paid to cover out-of-pocket expenses.

- Benefit amount of up to \$1,500 for out-of-pocket expenses for their primary residence, not covered by an insurer or relief agency.
- May be eligible due to natural disasters including, flood, hurricane, earthquake or tornado, or a total loss of structure due to fire or wind or other disasters as designated by the state or federal government.
- Lifetime cap of one benefit per member.

National Member Scholarships: Up to a total of \$68,000 in scholarships will be paid to members pursuing higher education full-time. The scholarship program will award the following 58 scholarships:

- (1) \$5,000 annual Bradley Family Scholarship awarded to a worthy BetterLife student and donated by Board Director, Mary Bradley and her family.
- (1) \$4,000 Presidential High School Scholarship awarded to one high school senior with outstanding volunteer service. A \$1,000 payment will be made to school each year for four years.
- (3) \$2,000 Leadership Scholarships awarded to outstanding members.
- (3) \$1,000 BetterLife Foundation Scholarships.
- (1) \$1,000 Ruzek Family Scholarship to a Minnesota resident/student.
- (49) \$1,000 annual scholarships to deserving members.

Each member may receive up to two national scholarships for their education.

- Applicant must be a member in good standing of either organization for two years prior to application deadline of March 1, 2023.

Member Benefits continued on back.

Member Benefits Continued

Members in Action: The Members in Action program helps kick-start a member led service project or fundraiser by helping offset the costs of supplies and materials that members need to make their project a success. All members of BetterLife may apply as long as they are an active organizer of the event and bring a team of volunteers together to accomplish the project. Getting started is easy!

- Choose a project: A fundraising or service project for the community, a nonprofit, or an individual.
- Fill out the Members in Action application a minimum of 30 days prior to your project date.
- Receive your customized Members in Action Resource Kit, which could include a leader t-shirt, banner, stickers, and a Kick-Start Card to be used for project expenses. (**The Kick-Start Card is not to be used as a donation or to purchase alcohol, firearms, or ammunition.*)
- Once your project is completed, fill out the Members in Action Report to share your team's success and photos, while also ensuring you are eligible to submit future applications.

Newborn Benefit: This benefit provides a member parent with insurance at the standard rate for a newborn child who may not be insurable otherwise.

- Provides \$5,000 of permanent life insurance coverage for newborn baby regardless of insurability.
- Permanent life benefit is \$10,000 if both parents are members (at least 90 days prior to birth).
- Application must be submitted before the 61st day after birth. Coverage starts on the 61st day after birth.

Orphan Income Benefit: BetterLife supports member children and children of members who lose both parents by providing a monthly allowance to the child's guardian. The benefit may also include money for college, if they enroll full-time.

- Monthly allowance of \$250 provided to orphan, up to age 19.
- Child member or child of a member can receive the benefit.
- Scholarship benefit annual max is \$3,000 for all schools, up to four years maximum.

Lifeline Screening

LifeLine Screening provides valuable health screenings to detect the risk of stroke and cardiovascular disease at a special rate for our members at mobile units around the country.

- Four vital screenings are included for \$129: Carotid Artery Ultrasound, Abdominal Aortic Aneurysm, Heart Rhythm (Atrial Fibrillation), and Peripheral Arterial Disease Screening.
- Osteoporosis Screening is available for an additional \$10.

**Member Benefits are non-contractual and can change at any time. Members must apply to receive benefits. All decisions regarding the eligibility of these benefits are at the sole discretion of BetterLife.*

Questions? Contact the Member Engagement team at:

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