

# Announcing ... Enhanced Fraternal Benefits

From time to time, the Fraternal Benefit package is reviewed and improved by the Board of Directors in an effort to meet the changing needs of our members. As a result of increasing costs to families, your member benefits have been enhanced effective March 1, 2010, allowing for additional monetary aid and extended application periods.

## LOSS OF SIGHT/LIMB

A benefit member may receive a grant of \$2,500 for the loss of one hand, foot, or eye due to an accident, or a grant of \$5,000 for the loss of a combination of two.

**Change:** The time period for proof of loss has been expanded from 90 days to one year.

## ORPHAN SCHOLARSHIP BENEFIT

If a youth benefit member or the minor child of an adult benefit member becomes orphaned, a grant of \$1,500 will be available if the child enrolls full-time in an accredited college or technical school.

**Change:** The benefit has increased from \$1,250 to \$1,500 per semester and the maximum benefit has increased to \$6,000 and \$12,000, respectively.



## DISEASE BENEFIT

If a benefit member is diagnosed with botulism, childhood cancer (under 18), encephalitis, meningitis, Lou Gehrig's Disease (ALS), tetanus, or needs kidney dialysis treatment or prophylactic rabies inoculations, they may receive up to a \$1,500 grant for out-of-pocket expenses not covered by an insurer.

**Change:** The time period for proof of diagnosis has been expanded from six months to one year from diagnosis.

## ORPHAN INCOME BENEFIT

If a youth benefit member or the minor child of an adult benefit member becomes orphaned, a monthly income will be provided to the guardian to help raise the child.

**Change:** The monthly benefit amount has been increased from \$125 to \$150 (ages 0 through 5), \$150 to \$200 (ages 6-13), and \$200 to \$300 (ages 14-18).

## NEWBORN INSURABILITY BENEFIT

The child of a benefit member can be insured at standard rates at birth for up to \$5,000 of permanent life insurance regardless, of the infant's health. Application and payment must be submitted before the infant's sixty-first day of life.

**Change:** If both parents are benefit members, a newborn may be insured for up to \$7,500 of permanent life insurance at standard rates. Parent(s) must be members for at least 90 days.



## NEWBORN DEATH BENEFIT

A \$2,500 grant will be provided to a benefit member if their live-born infant dies before its sixty-first day of life. Proof must be provided within three years of death.

**Change:** The monetary aid has increased from a \$1,500 to a \$2,500 grant. The parent must have been a member for at least 90 days.

## DISASTER BENEFIT

If a benefit member incurs property loss to their principal residence due to earthquake, hurricane, or tornado, they may receive up to a \$1,500 grant for out-of-pocket expenses or those not covered by a relief agency or insurer.

**Change:** The time period for proof of loss has been expanded from 60 days to one year after the event.

These additional benefits are also available to you:

### MATCHING FUNDS

This benefit continues to provide a National Mutual Benefit member family with matching funds of at least \$500 if fellow NMB members, family, or friends mobilize and hold a fundraiser for a member.

### NATIONAL VOLUNTEER SCHOLARSHIP BENEFIT

This benefit provides up to \$30,000 in scholarships annually to benefit members, age 25 and under, who are pursuing their first undergraduate degree or technical certification. Up to two scholarships may be awarded to one member.

### MEMBER MAGAZINE

Every member household receives a magazine which offers timely topics on health and finances, human interest stories, and updates on changes and the financial position of National Mutual Benefit.

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Benefit members may continue to receive added peace of mind with these fraternal benefits and are eligible for these non-contractual fraternal benefits at no additional cost.

For more information on any of our fraternal benefits we invite you to contact your local NMB representative (district office information on page 3) or the Home Office at 1-800-779-1936 or [fraternal@nmblife.org](mailto:fraternal@nmblife.org). We would be pleased to answer any questions that you may have. ♦