

Benefits of Membership



Woman's Life offers members financial protection... and so much more

Serving the needs of our members and the communities in which they live has been at the heart of everything we've done since 1892. As a community life insurer, Woman's Life is a different kind of insurance provider. We help members:

- Build financial security through life insurance and annuity products,
- Give back to their communities by supporting meaningful community outreach activities.

Membership: What's it all about?

It's about financial security Woman's Life offers informational resources along with life insurance and annuity products which we believe form the foundation for a solid financial strategy, helping women face their financial futures with confidence.

It's about good health Woman's Life encourages women to take an active role in their good health by providing information and fraternal benefits to help them live healthy, active lives.

It's about connecting with others Woman's Life provides financial assistance to help women as they work together to make a positive difference in their communities. Woman's Life brings women together through local chapters and other channels, to have fun, build friendships, and engage in community outreach.

Fraternal Benefits:

Social & Benefit Members

Woman's Life Member Discount Program¹

Exclusive one-stop shop offering thousands of perks and discounts from national and local merchants on things like movie tickets, travel, health and wellness resources, home services, electronics, and more. It's an exciting way to save!

Life Line Screening Discounts

Disease prevention and wellness screenings can help identify some potentially life-threatening conditions. Life Line Screening offers non-invasive health screenings in local communities across the U.S. These screenings are available for a discounted fee to members aged 50 and older.

Accidental Death Fraternal Benefit

An accidental death benefit of \$1,500 is available to eligible members in good standing at the time of death. Death must occur prior to age 80 and result directly from accidental bodily injury, and independent of all other causes. Specific exclusions apply. Members who hold only extended term insurance or reduced paid up insurance are not eligible for this benefit.

Local Chapter Involvement

Members who are active in a Woman's Life chapter in their community enjoy access to our generous Chapter Financial Support programs. These include Volunteer Service Project grants and Matching Funds designed to help members make an even greater impact on causes important to them.

Benefit Members:

Good Health Benefits²

Available to benefit members of Woman's Life in good standing at the time of application for the benefit. Expense must be incurred after date of membership.

- **Breast Cancer Screening Benefit:** Up to \$50 reimbursement annually (one benefit per 12 consecutive month period) for out-of-pocket expenses incurred by an eligible member for X-ray and radiologist expenses in obtaining a mammogram in connection with breast cancer screening.
- **Colon Screening Benefit:** Up to \$50 reimbursement annually (one benefit per 12 consecutive month period) for out-of-pocket expenses incurred by an eligible member for surgical and pathology expenses associated with the performance of a screening colonoscopy or screening flexible sigmoidoscopy.
- **Annual Physical Good Health Benefit:** Up to \$50 reimbursement paid annually (one benefit per 12 consecutive month period) for out-of-pocket expenses incurred by an eligible member associated with the performance of an annual physical examination or an annual breast and pelvic exam, including physician and pathology expenses associated with the performance of a pap smear.

Woman's Leadership Development Grant

Enables women to participate in leadership development programs in order to become more engaged and confident community and chapter leaders. Women who are benefit members and active in their local chapter are eligible to apply. Grant funds can be used for registration or tuition fees only. No member will be eligible to receive this grant more than once in a three-year period.

Scholarship Opportunity

Woman's Life awards four scholarships of \$1,000 per year for up to four years for undergraduate degree study. Each scholarship applicant must be a junior or benefit member with life insurance coverage from Woman's Life for at least two years prior to the May 1st application deadline.

Child Protection Benefit

A parent who is a benefit member may apply for \$15,000 in Value Life insurance protection for an uninsurable or at-risk child between the ages of 60 days and 17 years old. Coverage will be guaranteed without underwriting, subject to benefit qualifications.

¹Woman's Life Member Discount Program is administered by PerkSpot. All discounts with participating entities are negotiated by PerkSpot.

²Good Health Benefits are available to members of Woman's Life in good standing at the time of application for the benefit. Expense must be incurred after date of membership. Members who hold only extended term insurance or reduced paid up insurance are not eligible for these benefits.

Eligibility for fraternal benefits is determined by the board of directors; fraternal benefits may be amended or discontinued by action of the board of directors.

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