



## Your Member Benefits

Life Insurance with a Conscience  
since 1890.®

# Welcome to LCBA

Congratulations! The policy you recently purchased makes you part of a dynamic Christian membership organization founded in 1890 and still providing “life insurance with a conscience” today.

**First, we offer competitively priced, financially secure life insurance and annuity products.** The independent Standard Analytical Services, Inc., shows LCBA as having greater solvency than nearly half of 25 of America’s largest life insurance companies, with twice the average amount of liquid assets.

**Next, we put LCBA’s not-for-profit status to work for you and your community.** Once you have the life insurance or annuity products you need, you’ll feel even better knowing that, instead of distributing earnings to shareholders, LCBA uses invested premium payments to give member benefits back to you and your family while you’re still living, including support for volunteer efforts that help make your community a better place.

Still officially recognized as a not-for-profit fraternal benefit society, LCBA traces its roots to the Ladies Catholic Benevolent Association founded by a group of women in Titusville, PA, who pooled their resources to act as insurance against unforeseen events at a time when only men were considered necessary to insure. In 1905, LCBA National Headquarters was moved to Erie, Pennsylvania and has remained a vital part of the city’s business community.

Over the past one and a quarter centuries, the organization those women started and built has helped hundreds of thousands of member families carry on through perhaps the most difficult times families can have, surviving and recovering from the loss of a beloved family member. Not only did they create a successful platform for providing this help, they also expanded it to create a force for good in many communities.

Today, LCBA remains rooted in Erie, Pennsylvania, just down the road from its original home, while serving over 33,000 Christians in 35 states and the District of Columbia.

Like commercial life and health insurers, fraternal benefit societies offer insurance products and are chartered in accordance with state insurance laws. From there the differences are significant.

Although each society is unique, under law all must:



*LCBA National Headquarters  
Erie, Pennsylvania*

- Have a common bond, such as religion, ethnicity, occupation, etc.
- Be not-for-profit
- Provide fraternal programs for members and their communities
- Support a system of member branches
- Have a representative form of government
- Provide insurance and other benefits to members

For well over a century, LCBA has been bringing dedicated members together to make this world better through service to each other and our communities. To provide this service at a local level, you and all LCBA members are assigned to a "branch" in which you may choose to participate. Branches may perform community service and hold fund raising activities and social functions with material and financial support from LCBA national headquarters. To learn more about your branch opportunity and how to participate, contact our Fraternal Department at 1-800-234-LCBA (5222).

As an LCBA member, you also receive many direct benefits. The rest of this booklet is dedicated to describing those benefits.

Again, welcome to the LCBA family and please do not hesitate to contact us with any questions or clarifications.

**Find out more about LCBA by  
visiting our website at  
[www.lcbalife.org](http://www.lcbalife.org)**



## Benefits Guide

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Questions concerning any benefit or program?

**Call LCBA at 1-800-234-5222**

*LCBA reserves the right to modify, suspend or terminate any benefit or program without prior notice.*



## Classes of Membership

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### Benefit Members –

1. **Adult Benefit Members** – All individuals age sixteen or older who are eligible for membership in the association and who are covered under a benefit certificate of the association are adult benefit members of the association.
2. **Juvenile Benefit Members** - All individuals who have not yet attained age sixteen who are eligible for membership in the association and who are covered under a benefit certificate of the association are juvenile benefit members of the association. Juvenile benefit members automatically become adult benefit members upon attaining age sixteen.

### Non-Benefit Members –

1. **Agency Members** – All individuals who are eligible for membership and are covered by an insurance policy issued by an insurer where the LCBA Agency acts as agent or agency for the policy.
2. **Associate Members** – All individuals who are eligible for membership and have either paid their individual membership dues or belong to a branch which has paid its annual branch fees but are not covered under either a benefit certificate of the association or a policy issued by an insurer where the LCBA Agency acts as agent or agency are Associate members.

# Bereavement Benefit

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## Overview

Your loved ones may choose either a live evergreen tree seedling to plant in your memory, or a complete grief recovery program that includes a series of four 30-page booklets written to address the stages of grief. Each booklet is timed, based on the date of your passing, to arrive as your loved one enters each new stage of grief.

This program is offered free to one beneficiary who is the spouse, child or parent of an LCBA benefit member who died after December 31, 1996.

## Telephone Support

In addition, a toll-free service provides telephone support and referrals to appropriate professional help. We hope this helps your beneficiary cope with the painful feelings and emotions that arise after losing you.

## Overview

If you, your family, or friends would like additional items, you may order extras from LCBA at the price we pay. Both include the toll-free support and referral services.

Please contact LCBA at 1-800-234-5222. This makes a wonderful and caring gift for someone who is grieving.

## Eligibility

- Beneficiary must be the spouse, child or parent of an LCBA benefit member who died after December 31, 1996.
- Beneficiary need not be a member.
- In the event of multiple beneficiaries, LCBA makes determination of which beneficiary is eligible. Additional booklets/trees are available at cost.

## Overview

*Direction* is the official publication of Loyal Christian Benefit Association and is published quarterly. Each member is entitled to receive a copy of *Direction*, however, unless specifically requested, we send one per household.

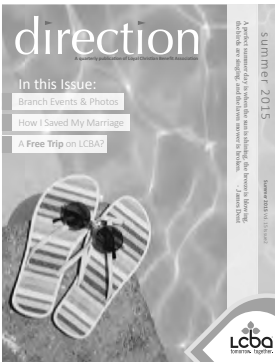
Members can sign up to receive notification of electronic issues of *Direction* by emailing [outreach@lcbalife.org](mailto:outreach@lcbalife.org).

*Direction* has information regarding the operation of the Association, news of local branch activity, insurance information and more.

## Eligibility

All members\* are eligible.

If you are not receiving your copy, just call LCBA at 1-800-234-5222.



\*Benefit Member or Non-Benefit Member

# ID Theft Assist

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## Overview

ID Theft Assist is the most comprehensive identity recovery service on the market. With one phone call, you can save hours of time by letting the ID Theft Assist representatives use their knowledge and experience to act as your advocate if you should be the victim of identity theft. The ID Theft Assist solution is superior to most identity theft insurance available to consumers (such as those offered by some credit cards), because those programs offer no prevention and no repair. LCBA has partnered with ID Theft Assist to bring you this great new benefit at a significantly reduced price of \$65. That is over 55% savings from regular prices.

## Eligibility

Must be an LCBA member\* as determined by Association records.

## To Apply

**You can call 1-866-MY-ID-911 for further information or visit [www.idtheftassist.com/pages/affiliates/lcba](http://www.idtheftassist.com/pages/affiliates/lcba) and sign up today!**

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\*Benefit Member or Non-Benefit Member



# Prescription Discount Card

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## Overview

Prescription costs are pinching the pockets of Americans, but you hold the solution in your hands.

The prescription savings card, brought to you by Loyal Christian Benefit Association, can save 10% to 85% on most prescriptions at over 60,000 pharmacies. Immediate family included-even pets!

Our cardholders save an average of 46% on their prescriptions!

What are you waiting for? Get your free card & start saving today.

## Simple

Simply present your card at one of the over 60,000 pharmacy chains and independent pharmacies nationwide that accept this discount card. Finding a pharmacy is easy!

## Savings

Save an average of 10% to 85% on on most medications. Simply present this card to the pharmacist with the prescription. The pharmacist calculates the discount and you pay the discounted price. No other forms are required.

## Everytime

You and your family may use the card each time you fill a prescription. You may also save on medications not covered by insurance. Visit [MyRxPrice.com](http://MyRxPrice.com) to look up a participating pharmacy, a price estimate for your prescription or request additional cards. Or call: 800.800.7616 .

## Eligibility

Must be an LCBA member\* as determined by Association records OR an LCBA member relative.

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\*Benefit Member or Non-Benefit Member

## Overview

PerkSpot is a one-stop shop for exclusive discounts at some of your favorite national and local merchants!

Access PerkSpot at work, home, or on the go & browse through thousands of discounts!



## Start Today!

- 1 Start by signing up or logging in at [LCBALife.org](http://LCBALife.org) and then visiting the PerkSpot page on our site.
- 2 Access PerkSpot at work, home, or on the go & browse through thousands of discounts!
- 3 Keep an eye out for new featured discounts in PerkSpot's weekly email.

## Eligibility

Must be an LCBA member\* as determined by Association records.

TRAVEL

COMPUTERS

MOVIES

CELL PHONES

FOOD

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**Hundreds of Great Merchants Like:**



**And Many More!**

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\*Benefit Member or Non-Benefit Member

# American Hearing Benefits

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## Overview

As a member of the Loyal Christian Benefit Association, you and your family are eligible for American Hearing Benefits (AHB). This free hearing benefits program gives you access to free hearing consultations and discounts on hearing aids through our nationwide network of hearing professionals.

Most insurance plans do not cover hearing healthcare. At AHB, we believe the quality of your hearing directly affects the quality of your life, and we are excited to be working with LCBA on providing hearing health solutions.

## Membership Advantages:

- ↳ Discounts on today's latest technology, including hearing aids and Tinnitus treatment products
- ↳ Free annual hearing consultations
- ↳ Access to a nationwide network of 3,000+ hearing locations
- ↳ Free one-year supply of batteries (40 cells per hearing aid purchased)
- ↳ One-year of free office visits (limit of 6)
- ↳ Free Deluxe Warranty Plan, including loss and damage\*
- ↳ 60-day trial period\*
- ↳ Financing plans available (subject to credit approval)

*\*Professional service fee may apply*

## Eligibility

Must be an LCBA member\* as determined by Association records OR an LCBA member relative.

\*Benefit Member or Non-Benefit Member

## To Apply:

### Step 1

Call 888.479.0445 and a Hearing Care Advisor will assist you in finding an AHB hearing care location near you.

### Step 2

You will have your hearing evaluated to determine your hearing needs. Should a hearing aid benefit you, we will provide hearing aid options to fit your lifestyle and your budget.

### Step 3

Begin your life of better hearing with AHB's 60-day trial period. Your Hearing Care Advisor and provider will be with you throughout the process to ensure we have found a solution that helps you hear best.

# Insurance Strategist

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## Overview

LCBA's first and most meaningful benefit is life insurance. To make it easier for our members and their families to continue meeting their needs in every season of life, we've structured the LCBA Agency differently than any other insurance provider we know. We employ an in-house team of experienced, professional Life Insurance Strategists. They receive salaries and benefits, and are licensed to provide you with a broad range of options including LCBA's own products as well as nationally recognized life insurance and annuity brands like MetLife and Genworth. Unlike their for-profit competitors, our Insurance Strategists are not solely commission driven. That means you can trust that they are here to do "the best right thing" for you and your family! The LCBA Agency can provide solutions to help you and your family with changes you face as you move along the seasons of life:

- Income & mortgage protection
- Marriage
- Birth
- Wealth preservation
- Retirement funding
- Final expenses
- Business succession planning

This benefit offers you creative solutions!

**NEW!**  
Now offering  
help with  
**Medicare  
Supplemental  
Insurance!**

## Eligibility

Available to any LCBA member\* and their family.

## Contact

LCBA Agency

1-800-234-5222



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\*Benefit Member or Non-Benefit Member

# Newborn Benefit

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## Overview

The death of an infant is a tragic loss for the entire family, emotionally and financially. Funeral expenses and hospital bills put a terrible strain on an already grieving family. We cannot take away the emotional pain, but we can ease the financial burdens.

This fraternal benefit provides two kinds of protection for parent(s) who are LCBA benefit members. First, we guarantee that your newborn can be insured for up to \$5,000, regardless of his or her health. The second protection is available when, and if, the most unfortunate thing happens...your newborn child dies. If this tragedy occurs, LCBA provides \$1,000 to help cover expenses.

## Eligibility

- Parent(s) must be an LCBA benefit member.
- Newborn must be/have been a live birth.
- \$1,000 benefit provided if newborn dies less than 60 days after birth.
- Guaranteed coverage option must be requested and coverage must be in effect prior to the newborn's 60th day of life.
- Guaranteed coverage is based on standard rates of permanent life insurance.

\*The member parent, if living, must be insured at least 90 days before the birth of the infant; or if not living must have been insured at time of his or her death.

# Orphan Benefit

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## Overview

We hope it will never happen, but if your child<sup>1</sup> is orphaned, he or she will need financial support. LCBA's Orphan Benefit includes a monthly income program to help take care of your child as he or she grows:

- A monthly income up to \$100 will be paid to a qualified guardian for each eligible child for care, maintenance and education.\*
- The total maximum income for one family is \$50,000 (this includes orphan scholarships outlined below). If the maximum would be exceeded before the youngest attains age 19, the monthly benefit may be adjusted accordingly by the Association.
- One allowance is paid for each child, regardless of the number of certificates on the lives of the parents or child.
- Income continues until age 18 and may be extended to age 21 if the child is permanently disabled, physically or mentally.

\*The monthly income program pays the premiums on an existing LCBA certificate until your orphaned child either:

- Reaches age 19
- Enters military service
- Receives Orphan's Scholarship
- Marries
- Is legally adopted

## Orphan Scholarship

Education is important for our children in today's world. With the help of LCBA's Orphan Scholarship your child will receive a maximum benefit of \$1,800 per year for each child (\$7,200 for a four-year program or \$3,600 for a two-year program).

He or she must be accepted at or attending a four-year or two-year accredited college, university, technical or vocational program, which must lead to a bachelor or associate degree.

Scholarship benefit will cease if:

- Child does not maintain scholastic achievement and personal standards set by the educational institution.
- Child receives a full scholarship or Military Academy scholarship.

<sup>1</sup>Child or children includes biological and legally adopted.

# Orphan Benefit

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## Eligibility

A child is eligible for the Orphan Benefit:

- If both parents are deceased and one of those parents or at least one of their children was insured<sup>2</sup>.
- If a single insured parent dies and had sole legal custody of the child. The other parent must be deceased or not legally responsible to provide financial support. If a single parent remarries, he or she will be considered a “single” parent unless the new spouse adopts the child. Children of the new union would be subject to the two parent family eligibility requirements.

## General Guidelines

- The eligibility of any applicant and/or the amount of any benefit shall be determined by the LCBA Board of Directors.
- No benefit will be granted until after receipt of an application is completed and signed by the duly appointed guardian of the child(ren). The application shall be in such form as the Board of Directors may prescribe from time to time and must be submitted within six months of the parental death.
- No representation or undertaking given by any officer, employee or representative of the Association to the granting or the amount of the benefit shall in any manner be binding on the Association.
- The Board of Directors shall have full authority to determine the manner in which all administrative acts required by these rules are to be carried out.
- The Association reserves the right to change and/or modify from time to time any provision pertaining to such benefit. While the Association does not anticipate such change or modification, the benefit cannot be guaranteed.

<sup>2</sup> Insured means the parent was or at least one of their children is a benefit member of the LCBA, with \$10,000 or more permanent life insurance or an annuity certificate with an account value of \$5,000 at the time of death. The annuity or life insurance certificate must have been issued at least two years prior; except in the case of accidental death of the parent.

# Camping Scholarship

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## Overview

LCBA will award ten \$200 camping scholarships each year via a lottery to junior benefit members to attend a camp of their choice. Camps may be recreational, nature, sports or special interest oriented. Scholarships are not automatically renewable. However, campers may apply and/or reapply each year.

## Scholarship Process

- Each scholarship will provide the actual cost of registration to a maximum of \$200.
- Scholarships will be awarded by lottery from eligible applications.
- Applications due May 1 each year.

## Eligibility

- Junior benefit members between the ages of 5 and 16 may participate.
- Applicant must be a junior benefit member or be the natural or legally adopted grandchild or child of an adult benefit member. LCBA life or annuity certificate qualifying the applicant must be issued no later than the application deadline. The extended family eligibility provision does not apply to our Orthodox Division members.
- Parent/Guardian of child must write a 50-word essay on “How camp attendance will benefit my child.” Essay is required but not judged.
- Call LCBA for an application or fill it in online at [www.lcbalife.org](http://www.lcbalife.org).

## Scholarship Process

- LCBA will screen applications for the eligibility requirements.
- Scholarships will be awarded by random drawing. Selections are final.
- Scholarship recipients will be notified by June 1 of the year in which the scholarship is awarded. Announcements will be made in *Direction*.
- Payments are made directly to the camp.
- LCBA reserves the right to modify, suspend or terminate this program without prior notice.

## To Apply

Call 1-800-234-5222 or fill out the on-line application at [www.lcbalife.org](http://www.lcbalife.org)



# Elementary/Secondary Scholarship

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## Overview

Twenty scholarships of \$200 are awarded each year via a lottery. Scholarships are not automatically renewable. However, students may apply and/or reapply each year.

Student applicants may attend any accredited Christian elementary or secondary school in the United States and must be entering kindergarten to 12th grade.

## Eligibility

- Student applicant must be a benefit member or be the natural or legally adopted grandchild or child of a benefit member. An LCBA life or annuity certificate qualifying the applicant must be issued no later than the application deadline.
- Student must be entering kindergarten to grade 12 and enrolled at a state accredited Christian elementary or secondary school for fall classes.
- Student, parent or guardian of student applicant must complete the approved application form (available by calling LCBA or from our website here) and mail (or email) the application by May 1 of the year in which the scholarship is to be awarded. There is a short essay required but it is NOT judged. Student or parent must write the short essay on “How I (or my child) will benefit from a Christian education.”

## Scholarship Process

- LCBA will screen applications for the eligibility requirements.
- Scholarships will be awarded by random drawing. Selections are final.
- Scholarship recipients will be notified by June 1 of the year in which the scholarship is awarded. Announcements will be made in *Direction*. Payments are made directly to the approved school.
- LCBA reserves the right to modify, suspend or terminate this program without prior notice. Such action would not affect the scholarships in process.

## To Apply

Call 1-800-234-5222 or fill out the on-line application at [www.lcbalife.org](http://www.lcbalife.org)

# Post-Secondary Scholarship

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## Overview

This program provides for a maximum of five \$2,500 one-year scholarships for students attending or entering an accredited degree or certificate granting institution and working towards their first degree/certificate.

The scholarship may be used to cover any post-secondary education expense. In the case where a scholarship is paid directly to the postsecondary institution for tuition only purposes, LCBA is not required to report the award to the IRS for income tax purposes. However, should the student choose to receive the scholarship directly in order to cover non-tuition expenses, LCBA is required to report the award to the IRS for income tax purposes and the student may incur a taxable event.

While the scholarship is only for one year, the student can apply for a scholarship each year that he/she is in school and working towards the completion of the initial degree/program, for the “normal” term of their program based on full-time enrollment, four years or until termination from the educational facility, whichever comes first.

This means that a traditional four year college-bound student may be awarded as much as \$10,000! Two-year program enrollees can be awarded as much as \$5,000!

The scholarships are awarded by random drawing so each applicant has chance to win. An applicant can only receive one scholarship award per year. Each applicant may be eligible for additional entries in the drawing based on academic performance, LCBA membership and LCBA fraternal involvement (see Bonus Entry Criteria).

The odds of winning are based on the number of applicants and the number of additional or bonus entries applicants are awarded.

## Eligibility

- Applicant must be a benefit member or be the natural or legally adopted grandchild or child of a benefit member. LCBA life or annuity certificate qualifying the applicant must be issued no later than the application deadline.
- The applicant may only apply once each year but may be awarded additional entries to the drawing.

# Post-Secondary Scholarship

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- Entrant must have a minimum of a 2.5 on a 4.0 GPA scale or equivalent from their high school for those entering their first year and from their post-secondary institution for those beyond their first year and provide an official transcript as proof.
- Must be a high school graduate by July 31 of the year of entry (GED certificates will be accepted, both as evidence of graduation and for the 2.5 of 4.0 GPA requirement. If graduation requirement is not met, no check will be issued and the award is forfeited.)
- Must be either entering a post-secondary institution for the first time, or be attending and still working towards first degree or certificate, and attending as a full-time student.
- High school graduates (teenagers or adults) of any age can apply provided they are working towards their first degree/certificate.
- Students entering 2nd, 3rd and 4th years can also enter.
- Students meeting the above criteria and filing a formal LCBA scholarship application will be awarded one entry for the LCBA Scholarship Drawing.
- Application deadline is May 1 of each year, regardless of day of the week.
- Students receiving awards will be notified by June 1.
- Students meeting any/all of the following criteria may be awarded additional entries.

## Bonus Entry Criteria

Up to 5 additional lottery chances are awarded to qualified entrants for each of the following:

- One additional entry for each 0.25 (or fraction thereof) points of GPA over 3.0.
  - Example:
    - Over 3.00 but less than 3.25 = 1 bonus entry
    - Over 3.25 but less than 3.50 = 2 bonus entries
    - Over 3.50 but less than 3.75 = 3 bonus entries
    - Over 3.75 but less than 4.00 = 4 bonus entries
    - 4.00 = 5 bonus entries

# Post-Secondary Scholarship

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- One additional entry for each full year of continuous LCBA benefit membership as an insured on either a life or annuity certificate with a limit of five additional entries. Continuous membership is measured starting with the year of application for the scholarship and counting backwards. Membership will be determined based on Association records on the application deadline.
- One additional entry for each act of LCBA fraternal service as attested to by two LCBA Branch Officers with a limit of five. Each act of LCBA fraternal service must have been during the applicant's most recent years of continuous benefit membership as described above. LCBA fraternal service verification forms will be sent to LCBA Officers for each applicant.

## Award Process

- LCBA will screen applications for the eligibility requirements.
- Scholarships will be awarded by random drawing. Selections are final.
- Only one scholarship may be provided per applicant per year, regardless of the number of times his/her name may be drawn.
- Application deadline is May 1 of each year, regardless of day of the week.
- The LCBA President/CEO or VP-Administration or appointees of the aforementioned will check each application and determine the number, if any, of bonus entries each applicant is eligible to receive.
- Scholarship recipients will be notified by June 1 of the year in which the scholarship is awarded. Announcements will be made in *Direction*. Payments are made directly to the post-secondary institution, unless otherwise requested and with the understanding that the latter will likely incur a taxable event.
- LCBA reserves the right to modify, suspend or terminate this program without prior notice. Such action would not affect the scholarships in process.

## To Apply

Call 1-800-234-5222 or fill out the on-line application at [www.lcbalife.org](http://www.lcbalife.org)

# Road Scholar Scholarship®

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## Overview

Four \$1,500 scholarships will be awarded each year via two separate lottery drawings- one drawing for two scholarships in March and one drawing for two scholarships in September. Applicants may attend any program accredited by Road Scholar®. You can contact them for a catalog at 1-800-454-5768.

## Eligibility

- Applicant must be a benefit member or be the natural or legally adopted grandchild or child of a benefit member. The LCBA life or annuity certificate qualifying the applicant must be issued no later than the application deadline.
- Applicant must be 55 years of age as of the application deadline.
- Applicant must enroll in a program listed in the Road Scholar® program guide or on their website at [www.road scholar.org](http://www.road scholar.org).
- Applicant must complete the approved application form (available by calling LCBA or from our website [www.lcbalife.org](http://www.lcbalife.org)) and mail (or e-mail) the application by:
  - » February 28 for the March 15 drawing
  - » August 31 for the September 15 drawing
- Two scholarships will be awarded on each of the drawing dates listed above and winners will be notified by the end of that month.

## Scholarship Process

- LCBA will screen applications for the eligibility requirements.
- Scholarships will be awarded by random drawing. Selections are final.
- Scholarship recipients will be notified by the 15th of the month in which the scholarship is awarded. Announcements will be made in Direction. Payments are made directly to Road Scholar.
- LCBA reserves the right to modify, suspend or terminate this program without prior notice. Such action would not affect the scholarships in process.
- Within 60 days after attendance at the selected Road Scholar® program, scholarship winners are required to submit a summary of their experience at their Road Scholar® event along with digital pictures showing their participation in the event. This summary may be used in Direction to promote future participation in the Road Scholar Program®.

## To Apply

Call 1-800-234-5222 or fill out the on-line application at [www.lcbalife.org](http://www.lcbalife.org)

