# Eligibility for member benefits

## Eligibility for Foresters™ member benefits

Foresters member benefits[1] are part of your Foresters Membership and offer you and your family additional protection. Eligibility requirements vary by benefit. You, as an eligible member, can apply for member benefits as long as you meet the benefit specific requirements.

## Benefits package

There is one membership per family regardless of the number of Foresters in force certificates held or persons insured. Benefits packages are assigned by member household only, under the name of the first individual (including children under the age of 16) who is the insured or annuitant under a Foresters in force certificate within that household.

## Who is eligible?

Foresters member benefits may be available to the following individuals, subject to benefit specific eligibility requirements:

- Primary insureds and annuitants under an in force Foresters certificate or rider and their immediate family members.
- Holders of an in force Foresters Social Fraternal Membership and their immediate family members.
- Junior members of Foresters (minors) are eligible for member benefits except in the case of community and member involvement events where the junior member must be accompanied to the event by his/ her parent.
- Benefits do not extend to parents and legal guardians of a junior member of Foresters.
- Immediate family members include the spouse and children, including children under the care of legal guardians who are the holders, insureds and annuitants described above. Benefits do not extend to individuals outside of the immediate family, such as siblings or other relatives, except in the case of the Competitive Scholarship which extends to grandchildren.

Social Members, Branch Community Members who are currently in a Branch Councillor role and Registered Non-Voting Members are only eligible for the Competitive Scholarship member benefits and Member Involvement and Community Investment events.

1 Description of member benefits that you may receive assumes you are a Foresters member. In the United States members may currently only be anyone insured under a life or health insurance certificate, or an annuitant under an annuity certificate, issued by The Independent Order of Foresters. If you are not an insured under a life or health insurance certificate, or an annuitant under an annuity certificate, issued by The Independent Order of Foresters, or are not a social fraternal member, then you are not a member. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

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