

# Newborn Infant Fraternal Benefit



**First Catholic Slovak  
Ladies Association**



# *Newborn Infant Fraternal Benefit*

The death of an infant is a tragic loss which brings grief and the financial burden of final expenses. The presence of a birth defect is just as heartbreaking. A child born with a defect will often be rated as a special risk or may not even qualify for life insurance.

This is why the FCSLA offers the **Newborn Infant Fraternal Benefit** to its members.



## **Eligibility Requirements**

A newly born infant who is a natural or lawful child of a qualified member is automatically eligible for the Newborn Infant Fraternal Benefit program. A qualified member is one whose individual insurance program includes at least \$2,000 FCSLA permanent life insurance or \$10,000 FCSLA term insurance.

The parent or parents must be so insured at least 60 days prior to the birth of the infant.



Added security  
for you and your  
family

## What does the **Newborn Infant Fraternal Benefit** mean to your future children?

FCSLA members who are eligible for this fraternal benefit receive special protection for their newborn in two ways:

### 1. **Death Benefit for Newborn Children.**

- ☞ This is automatic coverage at no cost beginning on the 8th day and ending on the 60th day of life.
- ☞ The sum of \$2,500 if one parent qualifies.
- ☞ The sum of \$5,000 if both parents qualify.
- ☞ In the event of a loss between the 8th and 60th day, qualified members should call the home office.

### 2. **Guaranteed Insurability Benefit for Newborn Children.**

Regardless of health, the FCSLA will guarantee the coverage listed below:

- ☞ Up to \$5,000 permanent life insurance or \$10,000 Super Youth Plan if one parent qualifies.
- ☞ Up to \$10,000 permanent life insurance or \$20,000 Super Youth Plan if both parents qualify.
- ☞ An application for insurance on the life of an infant must be submitted and the initial premium paid to the FCSLA **BEFORE** the infant's 60th day of life.

Visit us on our Web site at  
**www.fcsla.org**  
for more information about  
our fraternal benefits.

**Contact your FCSLA  
Representative:**

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NAME

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PHONE

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E-MAIL

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