

1 **Plan of Benefits**

2 The Travelers Protective Association (TPA) provides to its benefit members the following *Plan*  
3 *of Benefits* for the purpose of establishing in what cases benefits shall be payable to its members  
4 or their beneficiaries.

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6 **I. Benefit fund**

7 All benefits under this *Plan of Benefits* shall be paid from a separate fund established and  
8 maintained out of the annual dues and assessments as prescribed by the board of directors.

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10 **II. General Qualifications for Benefit membership**

11 Benefit membership in TPA is available to persons who are over the age of 18 years and under  
12 the age of 65 years at the time of entry.

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14 **III. Notice of Change of Classification**

15 A non-benefit member may be eligible for insurance benefits after two consecutive years of  
16 membership. Eligibility for becoming a benefit member will be contingent upon two  
17 requirements: a member must at least 18 years of age and must reside in a licensed state where  
18 TPA is eligible to offer benefits. If accepted into benefit membership, dues will automatically  
19 increase to the benefit membership dues rate.

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21 **IV. Benefits**

22 **A. Class A Membership Benefits**

23 Class A members shall receive accidental death, disability, hospital, hernia, and specified loss  
24 benefits under such conditions, limitations, rates, restrictions and other terms set by the board of  
25 directors and set forth in the membership application and membership certificate of insurance  
26 benefits.

27 **B. Other Insurance Benefits**

28 Travel Accident Insurance Benefits may be made available to members upon such conditions,  
29 limitations, rates, restrictions and other terms set by the board of directors and set forth in the  
30 application and certificate for such insurance benefits.

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32 **V. Beneficiaries**

33 A. Each certificate of membership must be made payable to the spouse or domestic partner,  
34 relative by blood to the fourth degree, ascending or descending, father-in-law, mother-in-law,  
35 son-in-law, daughter-in-law, step-father, step-mother, step-children, children by legal adoption, a  
36 member's trust, a member's estate, the TPA Scholarship Trust for the Hearing Impaired, or  
37 person or persons dependent upon the member at whose instance issued, to whom they desire the  
38 benefit paid in the event of their death.

39 B. In the event of the death, or disqualification as beneficiary by divorce, by dissolution of  
40 marriage, or for any other reason, of one or more of several designated beneficiaries, the survivor  
41 shall receive the benefit, except as otherwise provided by the member in their certificate of

42 membership. Should all the designated beneficiaries die, or become disqualified to be a  
43 beneficiary, either prior to the member or as a result of the same accident or disaster, the benefit  
44 shall be paid to the widow/widower and children, share and share alike, or if there be neither  
45 widow/widower nor children, then to the mother if living, and she be not living, then to the father  
46 if living, and then if he be not living, then to the estate of the deceased member. Should it be  
47 established by competent proof of the fact that the death of the qualified designated beneficiary  
48 occurred after the death of the member but before a claim for benefits could be completed, the  
49 issue, if any, of such beneficiary then living, shall complete the claim and be entitled to receive  
50 the benefits, if any, otherwise payable to such beneficiary.

51 C. When several persons are named as beneficiaries, the amount due shall be paid to  
52 beneficiaries living in equal parts unless otherwise provided for by the certificate of membership.

53 D. A beneficiary becoming ineligible as such under this *Plan of Benefits*, shall not be entitled to  
54 any benefits in case of death of a member, but if another eligible beneficiary is not designated by  
55 the member, all benefits shall be disposed of as provided in subsection V.B of this *Plan of*  
56 *Benefits* in case of the death of the beneficiaries.

57 E. Any claim benefits owed and remaining unpaid to a member at the time of their death, and  
58 any unearned dues accruing there from, shall be paid to their beneficiary, but if said beneficiary  
59 be not then living or eligible then such benefits shall be disposed of as provided in subsection V.  
60 B of this *Plan of Benefits*.

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62 The entire Plan of Benefits as printed herein were duly adopted as and for the Plan of Benefits of  
63 The Travelers Protective Association of America by the Board of Directors of this Association  
64 on October 24, 2018.

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66 I hereby certify the above to be a true duplicate of the original copy of the Plan of Benefits with  
67 all amendments to this date as adopted by the Board of Directors of this Association.

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69 ALBERT M. SHOEMAKER, JR.  
70 Chief Administrative Officer