

FAP FREQUENTLY ASKED QUESTIONS

January 13/2024

- 1) **What does FAP (F.A.P) stand for?** The abbreviation stands for **Family Assistance Program**.
- 2) **What is the BFU-USA Family Assistance Program?** The Family Assistance Program or Kibam Ke Ngeh (Trouble Bag), is BFU -USA's program that is aimed at helping Families with funeral expenses when an active and enrolled member is called to the Lord.
- 3) **Is FAP the same as Life Insurance?** No FAP is not life insurance. It is BFU-USA's initiative to assist members with funeral expenses when a BFU-USA member who is enrolled in FAP passes away.
- 4) **Who can register in FAP?** All registered Active members of BFU-USA as defined by the BFU-USA Bylaws are eligible to register in FAP. Enrollment in FAP is voluntary.
- 5) **Who are Minors?** – Minors are dependent children of an Active BFU Member who are below 21 years of age. For minors to be registered in FAP, their parents must be active members of BFU and must also be registered in FAP.
- 6) **Can Grand Parents register Minors/Dependent Children under their name?** NO. Grand parents cannot register Minors under their names. We encourage parents to be active members of BFU to be eligible to register in FAP, and thus can register their minor or dependent children.
- 7) **What are the costs of enrollment in FAP?**
 - a) **Each adult member** (21 years and older) shall pay a one-time initial registration fee of \$25 to join the program and an annual \$5 administrative fee every year.
 - b) **Minors (below 21 years)** shall pay a contribution of \$10.00 per year. (*there are no additional registration or administration fees for minors*).
 - c) **Each adult (21 years and older)** shall pay an annual contribution of \$100 for the first two years of FAP. **This amount shall be re-evaluated on the 3rd anniversary of FAP.**
- 8) **Can someone who is below 21 years of age register as an Adult in FAP?** Yes, s/he can register as an adult. We know there are some members who are below 21 years of age but are not dependents, or do not have their parents here in the US. So, they can enroll as adults.

- 9) **What is FAP Lifetime Membership?** Lifetime membership is reserved for those BFU-USA members who have continuously maintained membership for at least 20 years or more and have actively participated in FAP for at least 5 (FIVE) years.

Enrolled Members with **lifetime membership** have lifetime benefits even if they have relocated outside of the USA but must maintain up-to-date financial contributions.

- 10) **Are FAP Contributions refundable? No, FAP contributions are NON-REFUNDABLE. All contributions and fees are non-refundable.**

- 11) **Must a Beneficiary be living in the US?** Yes, a beneficiary must be living in the U.S. The program is meant for BFU-USA registered active members based in the USA.

- 12) **Can I enroll in FAP if I am not living in the U.S?** No. Membership in FAP is derived from Active registered membership at the Chapter level and is Primarily for BFU-USA members with Bonafide US residency. BFU Chapter Executive must ascertain that each enrolled member can prove his/her US residency if requested.

- 13) **What happens if I provide false information upon registration into FAP?** This topic is covered under the “**Misrepresentation and Fraud**” Section of the FAP Guidelines. “**Any member who attempts to perpetuate any form of willful misrepresentation of information, may be expelled from the program, denied benefits and/or legally persecuted for full refunds and legal fees if benefits have been paid.**”

- 14) **What must I do to maintain continued membership in FAP?** You must continue to maintain active membership in BFU-USA by belonging to a chapter of your choice and complying with relevant BFU and Chapter membership, and FAP requirements. (*see BFU-USA Bylaws for details*).

- 15) **I am a registered/Active Member of BFU and I have decided not to register in FAP during the 2024 enrollment. What are the implications?** If you are currently an active member of BFU-USA and have decided not to enroll during the current enrollment period, you will be subject to a Waiting Period of 90 days (three months) if you choose to register in a subsequent year. This means that if you decide to enroll during 2025 or any other subsequent year, your FAP membership will be effective only as from April 1st of that coverage year. You will not have coverage from January 1st to March 31st.

- 16) **What happens if I decide to Withdraw from FAP and later on I decide to reregister in FAP?** If you withdraw from FAP and later decide to reregister, you will pay a penalty of **\$150 (One hundred and fifty dollars)** in addition to the FAP annual contributions for that year. The annual administrative fee of \$5 still applies.

Apart from voluntary withdrawal, the following shall also lead to termination of FAP Membership:

- Failure to pay the required annual contribution, fee and/or penalties by the deadline may lead to forced withdrawal from the program or be deemed as voluntary withdrawal.
- A member who defaults on his/her financial obligations shall lose coverage for the rest of the enrollment year.
- Re-enrollment will be subject to a waiting period of 90 days.

17) How do I report an incident to FAP if member passes away?

In the unfortunate event that an enrolled member, dependent or a qualified person passes away, a claim can be filed as follows:

- 1) The Chapter President or representative shall formally inform the FAPA (FAP Administrator) upon receipt of announcement of the deceased member.
- 2) In the communication, the President or representative shall attest to the fact the deceased is/was an active member or otherwise qualified for benefits.
- 3) The next of kin or designated member of the beneficiary family will submit a formal notification of the death within 10 business days from the date of issue of the death certificate.
- 4) These official documents shall be submitted to the FAPA for review and approval of assistance disbursement.

18) What will be the open enrolment period for FAP going forward? The open enrollment period for subsequent years runs from August 1st to November 30th of the current year. This means that the open enrollment period for **2025** will be August 1st to November 30th 2024. That for 2026 will be August 1st to November 30th, 2025 and so on.

19) What happens if a minor turns 21 years within the coverage year? The minor will keep their minor benefits through out that coverage year. The minor should then be able to register as an adult during the next enrollment period.

20) How will the FAP administrator know that a minor has become eligible for adult FAP membership? We encourage parents/guardians to voluntarily disclose this information. However, our enrollment guidelines require the date of birth for all minors. The FAP Administrators will also track this information and notify parents when their minors become eligible for adult enrolment.

21) What happens if FAP runs out of money? As our National President has said time and again, FAP is “OUR THING”, and has the full support and good faith backing of BFU-USA. We will do everything to ensure it is sustainable. That is the reason we have promised to do a re-evaluation at the Third Year of FAP. We will all evaluate and make any changes if necessary. Based on prior experience within our community, we believe that if we are all committed, FAP should remain sustainable to cover each and everyone of us.

22) Where are FAP Funds Kept? BFU-USA has a dedicated Bank Account with Bank of America for all FAP Transactions. All FAP funds will be in that bank account. The Zelle handle for FAP payments is FAP@bfu-usa.org. This is different from other payment channels in BFU-USA.

Members shall NOT directly send their FAP enrollment funds to this account. FAP funds should be paid through the chapters.

23) What are the FAP Benefit Payout Amounts?

The payout amounts will be made as described below:

- a) For adult members: Death Benefits to Qualified Members for 1st two years - \$10,000
- b) Death Benefits to Qualified Members from 3rd year - \$15,000

- c) Dependent Minors: Death Benefits to Qualified Members for 1st two years - \$7,000
- d) Death Benefits to Qualified Members from 3rd year - \$10,000

We shall re-evaluate and adjust the above benefits from time to time as deemed necessary.

24) What is the timeframe for paying out benefits in case of an incident? The Administrator Shall review and approve a claim within 10 business days from the date of receipt of the formal notification and complete support documentation (*see question 17 above on reporting an incident for details.*)

25) How will benefit payments be made? All benefit payments shall be processed by the FAP Administrator and sent to the Director of Treasury Management for payment. All formal payment methods shall be used except cash. **Payouts shall never be made in cash!**

26) Who has oversight of the FAP Program?

- 1) The Program shall be under the direct supervision of the President & Chief Executive Officer of BFU-USA.
- 2) The Administrator shall update the President on an on-going basis.
- 3) The Administrator shall provide periodic reconciliation of the Bank Account and financial transactions to the President and the Director of Treasury Management (DTM).
- 4) The Administrator and/or his/her Assistant may be terminated for cause by the President and in consultation with the BOD.
- 5) The Administrator and the Assistant may have direct access to the FAP Bank Account but shall not have check writing/payment privileges.
- 6) All payments from the account shall be made by the DTM upon receipt of a payment request from the FAP Administrator and approved by the President & Chief Executive.

27) BFU-USA shall not participate in or facilitate any solicitation of funds or donations to support any member in the BFU-USA community (residing in the United States) who refuses to participate in FAP.

28) What is the role of Chapters in FAP: Chapters play a critical by the following.

- 1) Register BFU-USA members and handles FAP enrollment and data collection.

- 2) Attest that registered/enrolled FAP Members qualify for the program as defined by the BFU Bylaws and FAP Policy Guidelines. You MUST be an Active Chapter member to enroll in FAP.
- 3) Maintain all participation and attendance records of all BFU Chapter members.
- 4) Certify that each incident reported to the FAP Administrator for benefit processing and payment is legit.
- 5) The Chapter Executive may be held responsible for or complicit for submitting false information in instances of misrepresentation of information.
- 6) The FAP Administration and the National Executive may demand proof of all assertions made by the Chapter Executive if need be.