

# USBA



M E M B E R B R I E F I N G

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■ *New! Long Term Care protection for USBA members!*

■ *Common Questions and Answers.*

## BOOT Campaign helps vets battle invisible wounds

It all started when a group of patriotic women in Texas read the best-selling book, “Lone Survivor” by veteran Navy Seal, Marcus Luttrell, and were inspired to do something to help other veterans struggling with PTSD and trying to transition back into society after living in a war zone. The book, which was also adapted to become an acclaimed movie starring Mark Wahlberg (as the author), detailed his experiences in Afghanistan and his challenges attempting to acclimate to useful life as a private citizen.

As a result, BOOT Campaign, a 501c nonprofit group started in 2011, has become an organization that has raised more than \$20 million and given more than \$2 million annually to help service members, veterans and their families from every generation. Their mission started out as a commitment to raise public awareness of the sacrifices military personnel and their families make every day on behalf of Americans. The BOOT Campaign now offers services and programs for families in need, in addition to creating public awareness activities.

**The Health and Wellness program** focuses on what they call the “big five” invisible wounds – traumatic brain injury (TBI), post-traumatic stress disorder, chronic pain, self-medication and insomnia. It offers veterans access and funding to individualized and comprehensive treatment and training.

**#LaceUpAmerica** is more than just a hashtag. The BOOT campaign created this social media effort to bring attention to veterans and military families. Their website sells combat boots to the general public and encourages people to post selfies of their boots to show their support. They hit on the military boot as a symbol because it is so recognizable to the public and also a representation of their work in helping those in need get a stronger footing. Celebrities have posted their own selfies in recognition of these efforts and ask their fans to join them in the campaign.

**The Santa Boots Project** sends holiday gifts to veteran and active duty families in need each year. Currently, more than 85 select families across the country receive surprise, customized gifts to help them enjoy a holiday they might have had to skip due to financial challenges. The Project works with several corporations and private individual donors to ensure such families will not have to skip enjoying the traditions of the holiday season.

## PRESIDENT'S PERSPECTIVE

### One is a Powerful Number



*Robin A. Snyder  
Colonel USAF (Ret.)  
President/CEO*

When USBA was established nearly 60 years ago, the purpose was to create a powerful assemblage of military personnel that would allow us to not only qualify for group life insurance, but to gain a powerful edge in negotiating affordable premiums for our members.

Over the years, USBA has used our “Power of One” to help our membership gain access to other products at an exclusive rate lower than what the average public receives such as MetLife property and auto insurance, Tricare supplements, etc.

Likely you know as well as I do that military personnel – both active duty and veteran – are among the most likely to be victims of identity theft. USBA has created a relationship with well known identity theft protection service, IDShield, providing you and your family state of the art identity theft protection at very attractively discounted premium rates. These days, a robust identity theft

*USBA has used our “Power of One” to help our membership*

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# USBA offers robust program for identity theft protection

According to statistics, active duty and retired military families are among the most vulnerable groups in the U.S. when it comes to identity theft. (See Chart) Each year brings more stories about big businesses being hacked, leaving their customers' personal identification information vulnerable to theft that could be credit card fraud, bank accounts pilfered, medical information stolen, and other even more expensive and exhausting ways that can dramatically deplete one's finances.

"We have always known it was critical for our members to have a reliable, in-depth way to address identity theft concerns," says USBA's Director of, Agency, Market Development and Communication Center,

Pam Oylar. "We wanted to meet this need, but it was important to sift through the numerous programs out there to find the one offering the most reliability, proven service and best prices." Oylar goes on to say that she is confident that

USBA's choice exceeds their criteria for both value and service. "We have negotiated USBA exclusive rates with IDSHIELD that are significantly lower than what is available to the general public," she adds. "In addition, this plan can be purchased at any time and cancelled at any time, with no contracts or minimum terms which means it's virtually risk-free for our members to try."

IDSHIELD, offered through Services, Inc, is available for individuals for \$8.45/month which is a 15% discount vs the rate offered to the general public. The family group membership rate of \$15.95 is 48% less than the rate someone would pay outside of USBA's special offer. For this low rate, members have access to:

- Comprehensive identity theft protection from multi-point monitoring to guaranteed identity restoration.
- The only identity theft protection company armed with a team of licensed private investigators dedicated to restoring your identity.
- IDSHIELD's exclusive partnership with KROLL – the world leader in risk mitigation and ID monitoring for governments, the US Armed Forces, TSA and Homeland Security.



- The assurance that comes from knowing your personal information is protected from every angle – from privacy consultations to security breach support, fraud detection, monitoring and identity restoration.
- IDSHIELD's Service Guarantee – they never give up until your identity is restored – with unlimited financial resources and 24/7 service access, 365 days a year.

Oylar says another benefit offered through IDSHIELD is MEMBER PERKS. "When you become a member of IDSHIELD," she explains, "you get immediate access to an exclusive Member Perks program which offers access to hundreds of discounts with recognized merchants on both a national and local level." For USBA members who sign up to join IDSHIELD, these discounts will be available on common purchases such as movie tickets, apparel, electronics, and travel, to name just a few.

More detailed information, plan options and enrollment form are available on USBA's Member Service center on its website. Look for "Member Exclusive Offers."

## Fraud, Identity Theft, and Other Reports by Military Consumers

### Reports by Status

| Military Status                        | # of Reports | Fraud Reports | % Reporting Fraud Loss | Total Fraud Loss | Median Fraud Loss |
|--|--------------|---------------|------------------------|------------------|-------------------|
| Military Retiree/Veteran               | 78,249       | 34,479        | 15%                    | \$38,709,926     | \$700             |
| Dependent Spouse – Service Member      | 11,414       | 7,306         | 14%                    | \$6,632,871      | \$550             |
| Active Duty Service Member             | 8,414        | 2,520         | 26%                    | \$2,543,859      | \$383             |
| Inactive Reserve/National Guard        | 5,869        | 1,972         | 21%                    | \$2,762,876      | \$500             |
| Dependent Child/Other – Service Member | 2,016        | 737           | 29%                    | \$3,734,075      | \$500             |

Of the 113,594 total reports from military consumers in 2017, 93% provided military status information.

### Reports by Branch

| Military Branch  | # of Reports | Fraud Reports | % Reporting Fraud Loss | Total Fraud Loss | Median Fraud Loss |
|------------------|--------------|---------------|------------------------|------------------|-------------------|
| U.S. Army        | 40,420       | 21,489        | 16%                    | \$27.1M          | \$700             |
| U.S. Navy        | 36,060       | 10,053        | 15%                    | \$12.4M          | \$600             |
| U.S. Air Force   | 17,185       | 8,841         | 16%                    | \$9.7M           | \$600             |
| U.S. Marines     | 8,825        | 4,279         | 16%                    | \$4.2M           | \$550             |
| U.S. Coast Guard | 1,593        | 850           | 17%                    | \$1.5M           | \$550             |

Of the 113,594 total reports from military consumers in 2017, 92% provided military branch information.

### Reports by Rank

| Rank          | # of Reports | Fraud Reports | % Reporting Fraud Loss | Total Fraud Loss | Median Fraud Loss |
|---------------|--------------|---------------|------------------------|------------------|-------------------|
| Enlisted Rank | 37,501       | 6,827         | 5%                     | \$10.9M          | \$431             |
| Officer Rank  | 8,702        | 1,905         | 6%                     | \$7.9M           | \$500             |

Of the 113,594 total reports from military consumers in 2017, 41% provided information about rank.

# Long Term Care protection now available for USBA members

Recognizing the need for members to have access to affordable and reliable long term care (LTC) protection spurred the need for USBA to research available options in the marketplace. “We realize in today’s world, it isn’t enough for someone to just have LTC insurance,” explains USBA’s Senior Vice President and Chief Financial Officer, Matt Anderson. “It was clear to us that this was only the tip of the iceberg when addressing LTC needs, and we wanted to take it a step further.”

As a result, USBA has formed a relationship with *LTCRplus*, an innovative program that is designed to help families face the complex, emotional and financial challenges of long-term care.

*LTCRplus* provides: exclusive group discounts not available to the general public, long-term care experts to customize policies from a portfolio of top rated carriers to fit your budget and health circumstances, simplified application process using phone, email quoting and e-applications.

In addition to affordable LTC insurance, members can take advantage of added key benefit services that will help them meet the challenges that come with taking care of aging loved ones. These unique services go beyond LTC coverage and offer benefits that address the whole experience of providing elder care attention to your loved ones or yourself:

- Evaluations of health service providers and senior living facilities for your needs.
- Assistance with Insurance Claims.
- A team of experts that can help you navigate the complexities of claim forms, physician approvals, and procedures to ensure you receive the payments you’re entitled to receive.
- A legal resource that allows you to create and customize dozens of key legal documents to plan for and manage extended care such as Advance Directives, Elder Care Agreements, Living Wills, Powers of Attorney, to name a few.

“We chose to partner with *LTCRplus* because their program goes beyond simply offering financial protection,” explains Anderson. “It provides our members with the means to handle many of the overwhelming or confusing details that accompany the challenges of elder care and that is what was important to us for the sake of our members.”

To get detailed information as well as costs for your specific state, please visit USBA’s Member Service center on its website. Look for “Member Exclusive Offers.”

## Did you know?

A key thing to know about long-term care is that there’s a good chance you’ll need it.

# 69%

of those turning 65 this year will need long-term care during their life, according to [longtermcare.gov](http://longtermcare.gov).

# 15.2%

of people who turn (or turned) 65 between 2015 and 2019 will spend more than \$250,000 on long-term care during their lives, according to a 2016 report from the National Association of Insurance Commissioners (NAIC).

# 34.2<sup>M</sup>

34.2 million: The number of Americans who have provided unpaid care to an adult 50 or over in the past 12 months. ([Morningstar.com](http://Morningstar.com))

# 16.1<sup>M</sup>

16.1 million: The number of caregivers for someone with Alzheimer’s or other dementia. ([Morningstar.com](http://Morningstar.com))

# GOT QUESTIONS?

## WE'VE GOT ANSWERS!

Every day, USBA receives a phone call asking a question you may have also wondered about as well. We're always happy to talk to our members and help them out, but perhaps we could save you some time by posting some of the most Frequently Asked Questions right here and in future issues of Member Briefings. You'll also find these answers on USBA.com.

*Since I first took out my insurance policy, I have stopped smoking. Does this affect my rates?*

It might. It may lower your rates as much as 50%. To qualify for non-tobacco rates, underwriting is required. A tobacco user is defined as having used tobacco in any form, including nicotine patches and nicotine chewing gum, in the last 24 months.

*My 10 year level term policy doesn't renew for another two years, and by then I will be in a new and more expensive age group. Is there anything I can do?*

Yes. You might be able to renew your policy now at your younger age which will help you avoid the higher cost in a couple years. Everyone's situation is unique, though, which is why you should contact our friendly, trained service representatives to discuss your policy options. They are always happy to help, so please call 800-368-7021. They are available Monday through Friday, 8am to 4:30pm (CST).

## BOOT Campaign helps vets battle invisible wounds

*(Continued from front)*

The BOOT campaign is in need of volunteers to help with these projects or to sponsor a family. They also hope to increase the number of people



*Dolly Parton shows her Boot Campaign support*

sharing selfies of them wearing military boots posted to the Twitter hashtag #LaceUpAmerica. Those interested in more information or volunteer opportunities, can visit [www.BOOTCampaign.org](http://www.BOOTCampaign.org).

For veteran and active duty families in need, the holidays can be particularly difficult. Thanks to a new national partnership between the BOOT Campaign's Santa Boots program and two other

“surprise” holiday gift packages with customized gifts for their entire family inside.

Money is often tight after deployments, and some military families have permanent change of station orders or face service-related injuries. Without help around the holidays, many military families would go without the uplifting tradition and gifts they deserve.

national non-profits serving the military – Armed Services YMCA and Operation Homefront – more than 85 military families across the country will now receive



## PRESIDENT'S PERSPECTIVE

*(continued from front)*

program must cover more than credit card fraud. We need to worry about medical insurance fraud, utilities, loans and government documents or benefits (and that list of concerns is growing). IDShield addresses these areas and stays on top of the latest issues of identity theft to help you financially protect yourself and your family. Check out the information available in this issue and then visit USBA.com's member exclusive offers area for more details and to enroll.

Another area of concern that you have probably been thinking about in relation to yourself or loved ones is long term care insurance (LTC). Taking care of our elders, or ourselves, is a very prevalent topic these days. USBA is especially proud to announce our partnership with LTCRplus that offers unique services in addition to affordable LTC coverage, which includes USBA exclusive discounts.

LTCRplus is quality, affordable long term care that puts YOU in charge of choices vs feeling forced to make less than desirable decisions for yourself or a loved one. Check out the article on this topic and then please visit USBA's member exclusive offers screen for details and to enroll. If you have more questions, simply call their dedicated toll-free number.

Thank you for your USBA membership. It's an honor to serve you. More importantly, your membership adds to our power of one which makes it possible to offer these critical opportunities. I hope you'll investigate and sign up today.

A handwritten signature in black ink that reads 'Robin A. Snyder'.

Robin A. Snyder  
Colonel USAF (Ret.)  
President/CEO



# USBA Privacy Policy

## How USBA Safeguards Your Privacy

The Uniformed Services Benefit Association (USBA) knows you want us to keep your personal information private and secure. We're committed to doing this and have policies in place to protect your privacy. We've built our business with integrity, honesty, and trust. And we'll protect your privacy with those values in mind.

You are receiving this notice because you obtained a financial product or service from us or our affiliate, USBA Services, Inc., for personal, family, or household purposes. The provisions of this apply to both current customers and former customers, unless we state otherwise.

## Our Privacy Pledge

We offer group life insurance through USBA and other insurance and financial services through USBA Services, Inc. (*our wholly-owned subsidiary*). In order to provide these services, we collect personal information about you. Some of this is called "nonpublic personal information," which includes personally identifiable information that is not publicly available, that is provided by you, obtained by us for nonaffiliated third parties, or that results from your transactions with us. As we collect and maintain this information, we pledge to:

- Collect only information needed to deliver superior products and services.
- Control access to your information, both in the office and on the Internet.
- Keep your health information private and NEVER disclose it to nonaffiliated third parties for marketing purposes.
- Require strict standards from nonaffiliated providers that help us process transactions.
- Keep your personal information confidential, and let you choose whether or not you are mailed marketing offers from nonaffiliated providers with whom we do business.
- Remind you of our policy at least once a year.

## Here's How We Keep Your Information Private

Access is limited to personnel who need the information to provide or administer products and services. We maintain physical, electronic, and procedural safeguards that meet or exceed state and federal regulations. And we continually update and improve our security standards, procedures and technology, to help us protect against anyone gaining unauthorized access to your confidential information.

## Categories of Information We Collect and May Disclose

In the normal course of business we may collect the following types of personal information:

- Information you give us on applications and other forms (*such as name, address, date of birth, Social Security number, health information, and beneficiaries*).
- Information about your transactions (*such as your policy coverage, premiums and payment history*).
- Information we gather from our Web site through online forms and information collection devices (i.e., cookies).
- Information we receive from a consumer reporting agency (*such as your credit-worthiness and credit history*).
- Information about you from our affiliates or other sources (*such as public records*).

We may disclose any of the above information we collect to affiliates and nonaffiliated third parties, in the manner described below.

## Information We May Share with Affiliates

USBA and USBA Services, Inc. are affiliated companies engaged in the sale of life and health insurance. The law permits us to share among our affiliates any information about our transactions and experiences with you. In order to offer you a broad range of products and services, and to better serve you, we may share among our affiliates some or all of the personal information that we obtain from our transactions and experiences with you.

We otherwise do not share any personal information about our customers with our affiliates, except as permitted or required by law.

## Information We May Share with Nonaffiliated Third Parties

*Nonaffiliated third parties are companies not controlled by USBA.*

- We do not sell personal information about our customers to nonaffiliated third parties.
- We do not disclose personal health information about our customers to nonaffiliated third parties, except as authorized or required by law.
- We may share the personal information we obtain about you (as described above) with financial institutions (such as insurance underwriting companies, insurance agents and brokers, and banks) with whom we have joint marketing agreements, or with non-financial companies who perform services on our behalf.
- We may also disclose such personal information about you with nonaffiliated third parties as permitted by law, including disclosures necessary to process and service your account, to protect against fraud, in response to a subpoena or government inquiry, to protect the security or confidentiality of our records, or with your consent.

We otherwise do not disclose any personal information about our customers to any other nonaffiliated third parties, except as permitted or required by law.

If you do not want us to share your information in the ways described above, simply call (800) 821-7912 and let us know.

## Remember

To protect your privacy, USBA provides information ONLY to the owner of a policy. When a policy owner calls us for information, we always ask a few questions to confirm the identity of the caller.

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# What's Happening at USBA?

## 2018 Dietrich Scholarship recipients announced.

There were two Dietrich Memorial Scholarship award winners for 2018:



*Barilynn Shelby*

Barilynn Shelby and Makenna Steger.

Barilynn is from Johnston City, IL and will attend Southern Illinois University in Carbondale, IL and plans to study

Psychology. Her grandfather, William E. Hermetz is an Air Force veteran. She is sponsored by her grandmother Jacqueline Hermetz, who has been a member of USBA for 15 years.



*Makenna Steger*

Makenna is from Sedalia, MO and plans to attend the University of Kansas and study Biology. Makenna is sponsored by USBA member Michelle Steger and Air Force Sergeant Christopher Steger. Michelle has been a USBA member for 18 years.

The scholarship, now in its 28th year, was established to honor the memory of former USBA Executive Director and President, the late Maj Gen William A. Dietrich, USAF (Ret.) and is awarded every year to a graduating high school senior who is a child or grandchild of a

USBA member in good standing. Details can be found at [usba.com/About/dietrich-scholarship.asp](http://usba.com/About/dietrich-scholarship.asp).

USBA member in good standing. Details can be found at [usba.com/About/dietrich-scholarship.asp](http://usba.com/About/dietrich-scholarship.asp).

## MEMBER BRIEFING

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Published periodically for USBA members. Please send your comments and suggestions to the Newsletter Editor at the address above or email: [marketing@usba.com](mailto:marketing@usba.com). Or visit our Website: [www.usba.com](http://www.usba.com).

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