



# Member Briefing

Fall 2021 ★ A Newsletter for the Members of the Uniformed Services Benefit Association ★ Vol 59, Issue 1

## Coming in 2022: Group Comprehensive Accident Insurance Plan (CAP)



**B**e on the lookout for USBA's new Group Comprehensive Accident Insurance.

CAP provides three different accidental coverages under one plan.

For one rate, you will be covered with:

- Accident Hospital Indemnity Benefit
- Accident Disability Income Benefit
- Accidental Death Benefit

**CAP offers you bundled accidental insurance protection on or off the job. This means you're covered 24/7!**

CAP should be available in select states to USBA Members in mid 2022. ★



## President's Perspective

**L**ooking outside my office window, through the thick cover of green leaves swaying steadily in the breeze, on down to the nearby pond where those stately geese swim and strut about, enjoying themselves and the seasonal changes now hinted at as fall arrives in the Midwest ... mixed emotions tug at me.

The past year has been a year of saying *goodbyes* – at the passing of my adult son in what seems like only moments ago (has it really been 12 months?) and as my three college-aged children hustled off to attend in-person universities full of smiles and tears. And it was also a year of *hellos* – ushering in new challenges, and new opportunities, as I stepped forward to fill the shoes of the past USBA presidents before me... in anticipation, optimism, and excitement.

From my perspective, the beauty of this life is just that mix – joy at being able to lead our team of dedicated, experienced professionals in our daily mission of serving you, our members and your families, in ways that deliver benefit to as many as possible, in the ways that matter; gratitude for the people in my life to whom saying goodbye is exquisitely difficult; and the pure wonder at the beauty right outside my window, with its full complement of changing seasons, quiet ponds and strutting geese....

**Connie R. Markovich, FLMI/ACS**  
President / CEO

## TWO for ONE<sup>®</sup> Group Level Term Life Insurance

Protection for both spouses,  
for one premium.

**W**hen you're looking to provide financial protection for your family through life insurance, you may be wondering if it's necessary to carry two separate policies for you and your spouse – and pay two premiums. As a USBA Member with access to our popular TWO for ONE<sup>®</sup> Group Level Term Life Insurance, the answer is no.

With TWO for ONE, you and your spouse are both covered at the same level – and you pay only one premium. The policy pays the benefit on whomever dies first. And the surviving spouse can continue life insurance coverage at the same or lower level without going through the underwriting process, providing a hassle-free experience when it's needed most.

The TWO for ONE policy offers one other important benefit. If you and your spouse die within 15 days of each other, as the result of the same accident, benefits are paid for the loss of both lives. That's double the face amount of coverage.



### TWO for ONE Life Insurance At A Glance:

- \$100,000 of coverage starting at \$6.00 per month<sup>1</sup>
- Coverage available from \$50,000 to \$400,000 (in increments of \$50,000)<sup>2</sup>
- Coverage age: 64 and younger
- Optional children's coverage for \$1.50 per unit
- Optional AD&D for just \$2.00 per month<sup>3</sup>

If you'd like to talk with one of our Product Specialists, call us at 877-297-9235.

<sup>1</sup> Example premium for a couple, under the age of 31 with five years or less age difference, both of whom qualify for Preferred Rates. Rate based on older spouse's attained age at issue.

<sup>2</sup> The overall maximum coverage for each Member/Associate Member is \$650,000 under all USBA-sponsored Group Life Insurance policies, with the option for those ages 69 and below, if approved, to add up to an additional \$100,000 of Traditional Whole Life (G-10648-0), for a maximum of \$750,000.

<sup>3</sup> This material is not intended for use with residents of New Mexico with respect to AD&D Insurance.

TWO for ONE is a registered trademark of USBA.



## Children's Group Whole Life Insurance

\$5,000 of coverage starting  
at \$1.60 a month.<sup>1</sup>

**Y**ou might think that your children don't need life insurance coverage, but there are definite advantages to setting up their policies now.

- Once issued, your USBA Children's Group Whole Life policy is guaranteed for your child's lifetime provided premiums are paid when due.
- The premium on the policy you set up today remains the same, throughout your child's life. Guaranteed.
- Over time, your child's policy will accumulate a cash value.

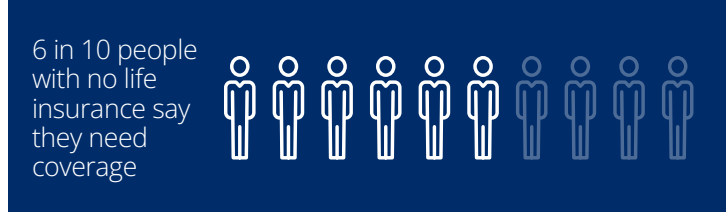
The best time to start life insurance for your child is when they are young and in good health. If you have children 1 year through 17 years old, call a Product Specialist today at 877-297-9235 to find out more about the advantages of a lifetime of insurance protection. ★

All guarantees are backed by the claims-paying ability of the issuer.  
 1 Monthly rate: \$5,000 guaranteed lifetime coverage for 1 year old dependent child female.  
 Coverage can be rescinded in the first two years if a material misstatement regarding your child's health is made in the application for coverage

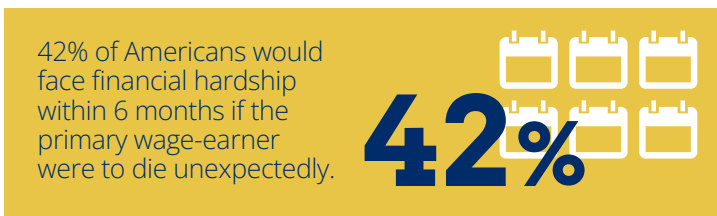
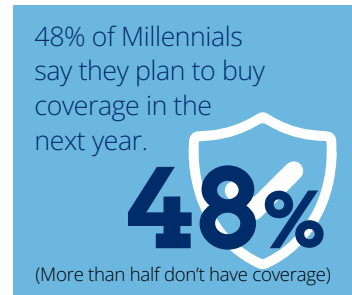
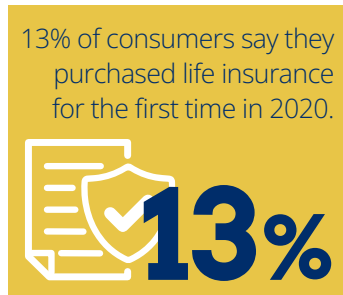
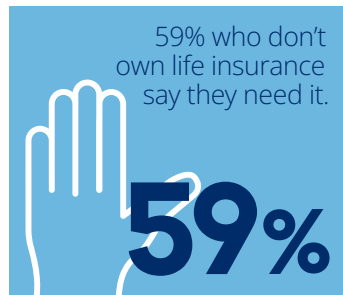
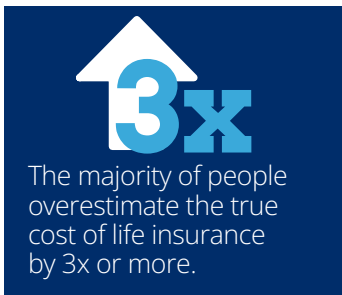


## Top Trends in Life Insurance

Each year for more than a decade, industry nonprofit organizations LIMRA and Life Happens have conducted a study that tracks financial behaviors and attitudes of Americans, with a focus on life insurance. The *2021 Insurance Barometer Study* top trends show some interesting findings:



Not surprisingly COVID-19 has had an impact on consumer attitudes and increased top-of-mind awareness about the need for life insurance coverage:



To learn more about the latest trends in life insurance visit <https://www.usba.com/blog/267/How-COVID-19-Has-Affected-Life-Insurance>. ★

## Farmers GroupSelect<sup>SM</sup> Auto and Home Insurance



Farmers GroupSelect is a personal property insurance program designed to allow USBA Members to apply for quality, customizable auto, home, condo, RV, boat and other types of personal property insurance - at Special Group Rates.\* ★

\*Available in most states to those who qualify.

## Top 5 Reasons to Buy EA+ Emergency Travel Assistance



1. 24/7 emergency medical assistance, whenever and wherever you travel.

2. Transportation home for you, your spouse, even your pets.



3. Emergency Cash Advance Assistance if your wallet is lost or stolen.

4. Assistance in bringing your loved ones to your bedside.



5. Medical evacuation to get you to an appropriate facility if your current facility can't treat you.

USBA Members get a 30% discount, \$9.50 for a single membership and \$12.00 for a family membership per month. Call 855-389-9351 for more information on EA+. ★

## 2021 Dietrich Scholarship Recipients



**Delaney Moser**



**Olivia Laphorn**

Delaney Moser and Olivia Laphorn are this year's winners! Delaney is from Mokane, MO and Olivia is from Pipestone, MN. Recipients were selected based on academic achievement, leadership accomplishments and participation in community activities. Congratulations, scholars!

The scholarship is named in honor of past President of USBA, Retired Air Force Major General William A. Dietrich.

**Deadline for application: March 31, 2022**

- You can download the application from our website.
- \$2,000 grant given to each recipient.
- Must be the child, stepchild, foster child or grandchild of USBA Member, be a graduating high school senior, and be accepted into a full-time college or university in the United States.

For more scholarship requirements and information, visit [usba.com/dietrich-scholarship](https://usba.com/dietrich-scholarship) ★



## 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 website 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.**

Follow us on social media:  
**@USBAInsurance**



## USBA Announces Phase 2 of Green Initiative

This past summer, in an effort to reduce our carbon footprint, USBA initiated Phase 1 of our Going Green Initiative, recycling all internal materials such as cardboard, paper, and cans.

**As we prepare for Phase 2, we need your help!** To reduce our reliance on paper communications and the impact they have on the planet, we invite you to opt-in to receive your communications via email through our Member Service Center. This includes our annual Proxy vote, Newsletters, account information, beneficiary forms and more!



## Keep Us Current

Please be sure we have your current phone number, email and mailing address, so we can better serve you.

[usbainfo@usba.com](mailto:usbainfo@usba.com) or 800-821-7912