



Member Briefing

Winter 2019 ★ A Newsletter for the Members of the Uniformed Services Benefit Association ★ Vol 57, Issue 1

Celebrating 60 Years

This last June, USBA celebrated its 60th year serving those who serve our country in the U.S. military and Federal government. Launched in 1959 by Herbert Swarthout, an independent life and health insurance agent with Mutual Benefit Life Insurance Company, USBA was founded to meet the unique needs of Active Duty military personnel. At that time it was difficult to find adequate life insurance that would cover combat-related deaths. USBA was one of the first to do away with the “war clause” in all its military life insurance plans. Our first military life insurance plan offered a maximum of \$15,000 in coverage with 86 Active Duty members insured. Fast forward 60 years.



Today, USBA offers our members and their families a full range of affordable and comprehensive group life insurance policy choices ranging from term to whole life, children’s lifetime to age 50+ plans, and benefit options from \$5,000 to \$650,000. The coverage we offer is underwritten by New York Life Insurance Company, a life insurance industry leader that understands the unique needs of military families. We now provide insurance, financial products and services to military personnel, Federal employees, National Guard and Reserve members, Veterans and their families.

Through twelve U.S. presidents, three wars, and the cyclical ups and downs of the U.S. economy, USBA has quietly and steadily grown. We’ve built a strong reputation for providing affordable products of high quality that are solid values backed by genuinely friendly and helpful customer service. For 60 years, we’ve remained armed with compassion and dedicated to service. ★



President’s Perspective

My rapidly-approaching 65th birthday helps me appreciate the significance of USBA’s 60th Anniversary from a couple different viewpoints.

First, the changes in technology—in the early days, this industry was not only a paper-eating monster, but in many cases included face-to-face interaction with an agent; and today, you can buy life insurance—paper free and agent free—on your mobile phone.

And second, when USBA began, the military offered very small amounts of life insurance coverage to its members; and today, the military offers SGLI and FSGLI coverage that satisfies many insurance needs.

Through it all, USBA has maintained a steadfast commitment to excellence—quality products to meet the needs of our members and their families, a 25-plus year relationship with New York Life that promises long-term viability, and a staff consistently lauded for the high quality service they provide throughout the lifetime of your membership. I’m very proud of the accomplishments of USBA and our staff throughout our first 60 years and look forward to the Association’s continued success in the future. ★

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



USBA now has even more options to help you pay for what TRICARE doesn't cover.

Out-of-pocket healthcare expenses can add up quickly, even after TRICARE pays. That's why supplemental health insurance coverage makes sense for many military families. With supplemental coverage, you're protected from the several thousands of dollars of medical expenses you might face each year in the event of illness or injury.

TRICARE Supplement Insurance plans can provide benefits to help pay your TRICARE cost share for inpatient and outpatient care including doctor visits, emergency room care and prescription medications. Supplement plans can pay 100% of all covered excess charges up to the TRICARE Legal Limit.

Who needs TRICARE Supplemental Health Insurance?

A TRICARE Supplement can be a good choice for anyone who has out-of-pocket medical expenses, but it's particularly beneficial for those with high out-of-pocket expenses or those who regularly use medical services.

How do you determine if you need a TRICARE Supplement? Start by calculating your yearly out-of-pocket medical expenses. If those expenses exceed the premium of the supplemental plan that fits your needs – you and your family could benefit from the extra coverage. Simply put, it's better to be safe than sorry.

NEW! USBA offers TRICARE Prime and Active Duty Family Member Supplement Plans.

With the addition of these two popular plans, USBA offers you a wider selection of health insurance options with competitive rates. We invite you to compare USBA's Supplement Insurance plans to those of other providers.

Good reasons to choose a USBA TRICARE Supplement plan:

- Guaranteed Acceptance (subject to pre-existing condition limitation)
- Competitively Priced
- 30-Day Right to Examine
- Smokers Pay the Same Price As Non-smokers
- Helps pay out-of-pocket expenses such as co-pays and cost shares

Which USBA Supplement Plan Fits Your Needs?

Supplement Insurance Plan	Eligibility	Deductible
TRICARE Prime	<ul style="list-style-type: none"> • Retired USBA members & spouses, under age 65, currently enrolled in TRICARE Prime • Unmarried dependent children under age 21 (23 if in college full time) 	\$0
TRICARE Select	<ul style="list-style-type: none"> • TRICARE-eligible recipient under age 65, and entitled to retired, retainer, or equivalent pay • TRICARE-eligible spouse under age 65, and dependent, unmarried children under age 21 (23 if in college full time) • TRICARE-eligible widow(er) and ex-spouse • Eligible spouse and children of active-duty service members • Must not be enrolled in Medicare – unless you are age 65 or over and ineligible for Medicare 	\$250 for individual or \$500 for family
TRICARE Active Duty Family Member	<ul style="list-style-type: none"> • Currently enrolled in TRICARE Active Duty Family Member • Spouse who is covered by TRICARE and a dependent child who is covered by TRICARE or by TRICARE Young Adult and is under age 26 	\$0
TRICARE Reserve Select	<ul style="list-style-type: none"> • Must be a member of the selected reserve or the ready reserve • Can't be eligible for or enrolled in FEHBP • Must be enrolled in TRICARE Reserve Select • Unmarried dependent children under age 21 (23 if in college full time) 	\$0
TRICARE Retired Reserve	<ul style="list-style-type: none"> • TRICARE-eligible recipient under age 65, and entitled to retired, retainer, or equivalent pay • TRICARE-eligible spouse under age 65, and dependent, unmarried children under age 21 (23 if in college full time) 	\$250 for individual or \$500 for family
TRICARE Young Adult Plan	<ul style="list-style-type: none"> • Coverage of TRICARE Select and Prime Supplement plans is extended to adult dependent children who are under age 26 and enrolled in TRICARE Young Adult program 	Prime: \$0 Select: \$250 for individual or \$500 for family
CHAMPVA	<ul style="list-style-type: none"> • Spouses under age 65 of a disabled veteran who is a member (and not legally separated or divorced from member), and dependent, unmarried children under age 18 (23 if in college full time) • Spouses over age 65 if not entitled to Medicare Part A • A widow(er) under age 65 and dependent, unmarried children under 18 (23 if in college full time) 	\$250 for individual or \$500 for family

Have Questions?

Call one of our highly-trained TRICARE/CHAMPVA Specialists toll free:
877-297-9235 ext. 554
 Monday – Friday 8:00 a.m. – 4:30 p.m. Central time

NOTE: Coverage not available in Colorado, New Hampshire and Washington.



Your EA+ Benefits are Increasing - Premium Remains the Same

Current Features	
Emergency medical monitoring by an EA+ medical expert	✓
Medical specialist sent to you if needed	✓
Prescription replacements for lost/stolen medications	✓
One round-trip airline ticket for a loved one to visit you if hospitalized while traveling alone	✓
Airfare home for dependent children	✓
Pet care with return home assistance if you are hospitalized	✓
Transportation home after hospitalization	✓
Nurse escort provided if necessary	✓
Vehicle return to home if you can't drive	✓
New Features	
Bring a companion to your body should you pass away while traveling and bring you both home	✓
Vehicle return to home if you can't drive (up to two vehicles; including motorcycles)	✓
Upgraded airfare to the destination of choice once fit for travel	✓
Hotel stay for your companion if you are hospitalized	✓
Hotel stay for you if released from hospital but not approved for travel	✓
Pet care and board with return home assistance if you are hospitalized	✓
One round-trip airline ticket for up to 3 loved ones to visit you if hospitalized while traveling alone	✓

This is only an outline of some of the plan's features. Hospitalization is a requirement to be eligible for some services. All services must be arranged and provided by EA+. Upon acceptance, you will be sent a new Member Guide for your updated plan. Please read the Member Guide carefully to understand all the services available to you, as well as any rules and regulations.

FAQ



What is the difference between term and whole life insurance?

Whole life insurance covers you for the rest of your life. The premiums tend to be higher but stay level. Whole life also builds cash value over time.

Term insurance is for a set amount of time. Generally less expensive than whole life at any given age, but rates can change depending on the plan.



Can I be billed monthly?

USBA does not currently offer monthly billing. While you can pay monthly, billing statements are sent out quarterly, semi-annually, and annually.



How much insurance can I get?

By combining two or more products, an eligible USBA member or associate member can currently get \$650,000 of coverage.



How long does the underwriting process take?

Some applications take one day, others take several weeks. It depends on additional information needed after we've reviewed the application. Sometimes the process can take longer if we're waiting on paperwork from physicians, but we process the application as quickly as possible once all the information has been gathered. ★

2019 Dietrich Scholarship Recipients



Sharlelie Marquis



Faith Wahl

Sharlelie Marquis and Faith Wahl were this year's Dietrich Scholarship winners! Sharlelie is from Cicero, NY and Faith is from Bismarck, ND. 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.

For information on how your high-schooler can apply for the William Dietrich Scholarship visit www.usba.com/about/dietrich-scholarship.asp. ★



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.

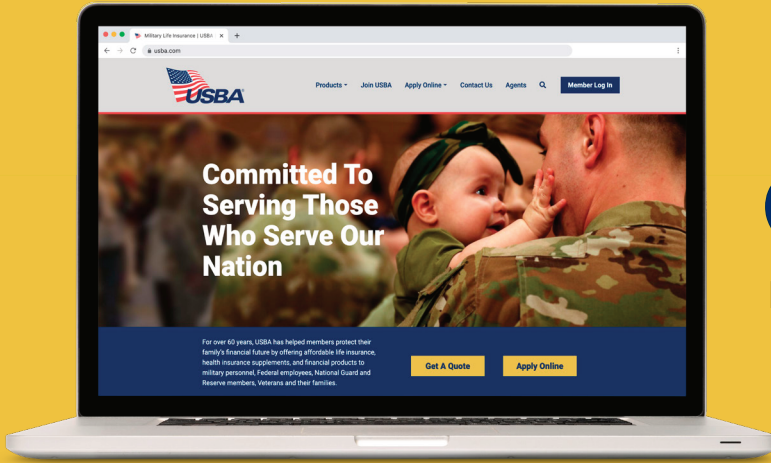
We otherwise do not disclose any personal information about our customers to any other nonaffiliated third parties, except as permitted or required by law.

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.

If you wish to receive your newsletter by email contact us at USBAInfo@usba.com or call (800) 821-7912.



Coming Soon

New USBA Website coming in early 2020

Keep Us Current

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

usbainfo@usba.com or 800-821-7912

Thank you.

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