



Member Briefing

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Serving Those Who Have Served Us:

USBA and Veterans Community Project

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Transitioning to civilian life after serving in the military can be a challenging journey for many, but the support of a community makes all the difference. Unfortunately, numerous Veterans struggle to find that necessary support, with an average of 35,000 facing homelessness on any given night. This is where the Veterans Community Project (VCP) steps in.

On a Wednesday morning in early August, USBA provided employees the opportunity to volunteer at the VCP facility in Kansas City, Missouri — an annual volunteer day that USBA employees eagerly look forward to. So, instead of heading into the office that morning, I drove with my fellow co-workers to the tiny house community, making a big impact.



President's Perspective

Time has a way of moving quickly by when we're not looking — and scoots by even faster when we are! As I prepare to retire next April after nearly 43 years at USBA, the swiftness of it all amazes — and confounds — me. How is it possible?

Reflecting back and looking ahead, both remind me of what I had set out to do when I first started at USBA: I wanted to contribute to something important, to learn and understand the mission (not just what we do in our daily processes, but why we do them and what impact they have), and to add value as I went along. It has always been a labor of love, driven by an ongoing pursuit of excellence. I will miss this place, our people, and you, our Members.

I am grateful for the opportunity to pass the baton to Victoria Diamond, USBA's Vice President and Chief Financial Officer. She is a military spouse herself, an exceptionally qualified leader who understands and deeply values our mission and our membership. The Association and our team here will be well and truly cared for.



To our many Members, Board members, business partners, colleagues and employees who have become dear and trusted friends over the years, my warmest gratitude. To heberhoffin/my family, word.

Connie R. Markovich, FLMI/ACS
President / CEO

Story continued on the next page ...

Serving Those Who Have Served Us

continued

Upon arrival, our group was offered a tour of the VCP facilities, allowing us to learn more about the organization. It was originally established in 2016 by a group of combat Veterans who aimed to assist fellow service men and women grappling with homelessness by providing on-site resources. Since then, VCP has grown into fully-fledged tiny house villages spread across the country. These tiny house villages are designed to meet all the needs of homeless Veterans while also developing thriving communities to support them.



This has led to an astounding 85% of Veterans in their care successfully transitioning into long-term housing situations and out of homelessness.

In the early stages of making their first tiny house village in Kansas City, VCP reached out and collaborated with various local businesses to sponsor individual homes in the village; USBA was one of those local businesses, and while on a tour of the facilities, we were able to visit our Team 49 sponsorship brick. As a member of Team 49, USBA has annually aided in providing housing with dignity and critical support services for Veterans experiencing homelessness.

Upon completion of the tour, we divided into groups. Each group was tasked with a specific responsibility, such as performing an inventory of donations received, restocking and organizing their library, and even transferring supplies between buildings to make space for new donations.

Through our work at the VCP facility, I found myself grateful for the opportunity to help, eager to do as much as I could in the time we had. By the end of the day my colleagues and I were exhausted, a little sweaty, and we might have even needed a good nap. Yet, I felt a profound sense of fulfillment because that morning I had been able to contribute to an organization that builds communities designed to serve those who once selflessly served us.

If you're interested in learning more about VCP and how you can help contribute to their cause, then please go to the website provided below:

www.VeteransCommunityProject.org

Being a USBA Member, you can also donate to VCP through USBA by voting in our yearly Proxy. Every vote tallied equals one donation to either VCP or Wreaths Across America.



The Life Insurance Epiphany That Shaped a Future Leader



★ Introducing Victoria Diamond, a devoted Army spouse and mother with a deep commitment to her family's security and well-being through insurance. Victoria's adventure into life insurance started over two decades ago as she sought out policies for her own family's protection. Since then, she has been a guiding light, helping military spouses and their families navigate the challenges of military life, from securing early life insurance coverage to managing the unique demands of military service. Discover more about Victoria, USBA's soon-to-be President and CEO, and her background in life insurance below:

A little over 20 years ago, I found myself wondering, "Do I need life insurance?" I was a new military spouse and stay-at-home mom to our first child. We lived in the middle of Kansas, miles away from either of our families. My husband had already gone through his first deployment. I found myself thinking about how I was prepared if the worst were to happen to him, but was he prepared if something ever happened to me?

As an Army Field Artillery Lieutenant, my husband worked long days and was in the field training two weeks a month. He depended upon me to care for our family and household. I did not have an income that would need to be replaced, but there was value in what I provided for our family. I cooked, cleaned, organized our house, and took care of our son — along with so many other things every day.

Those services would need to be provided if I wasn't able to handle them, and my husband wouldn't be able to take on those tasks. It was important to consider what that was worth and the cost to replace it. He would need to pay for childcare and other services and keep our household running. I knew I needed to make a plan to help him should he need it.

Part of that plan was a life insurance policy. I evaluated available options that would fit our needs and our budget. To better understand life insurance, I met with financial planners around our kitchen table to learn about the different options, such as whole life insurance and term life insurance products, and the pros and cons of each of them.

Whole life insurance would be more of an investment because it builds cash value and protects me for my whole life. Term insurance is less expensive at any given age for the same insurance amount but does not build cash value and would only protect me for a specific length of time. Since the premium for whole life stays the same as long as the coverage is in force (for my whole life if I choose to keep paying for it), that premium is higher at first than the same amount of term life insurance.

I gave it considerable thought and remember thinking how I would prefer whole life, but what really made sense at the time was term life insurance. We needed something that would provide a larger payout with a premium that would fit into our budget. So, I chose term life insurance.

I purchased my first term life insurance policy at the age of 23 and was immediately comforted by the fact I was providing financial security for my family. My husband would now have financial help that he may not even anticipate needing if something were to happen to me.

And with the term life insurance I purchased, I was also able to get a rider that covered my children. Now, should my child become disabled during childhood, they could continue their coverage for their lifetime.

"Do I need life insurance?" is a question I continued to ask myself through the years. As we go through the different stages of life, my family's life insurance needs have changed. I have since invested in a whole life policy, so the financial security in place for my family will continue for years.

Do you need life insurance? Probably. I did. The decision to buy life insurance has given me peace of mind, knowing my family will be provided for should the unexpected happen.

Coverage Updates For Families & Seniors



Children's Group Term Life Coverage

We are pleased to share with you, our USBA Members, a recent update to our Children's Term Life Insurance plan. In an effort to better serve your family's needs, we have extended the age of eligibility for coverage through age 25.

This enhancement to our Children's Term Life Insurance is designed to align with the changing landscape of young adulthood, considering that many important life milestones now occur later. With this extension, families can rest assured knowing their coverage adapts to the lengthened path to independence that today's young adults face.

The coverage extension is not just an increase in the number of years; it is an extension of our promise to ensure security as your family grows. As your children navigate through their educational pursuits and into the start of their professional lives, this plan provides a financial safeguard.

For a full understanding of the enhanced coverage and to explore how it aligns with your family planning, we encourage you to visit the Children's Group Term Life Coverage page under Products on our website www.usba.com/life-insurance/childrens-term-life or give us a call .

We appreciate the trust you place in USBA to protect what matters most to you, and we continue to strive to meet the needs of our Members with thoughtful and relevant insurance solutions.

New Year, New Product for Seniors

As we look forward to a new year, we're excited to give you a sneak peek at a product that will bring added security to our senior Members. Scheduled to launch on 1 January 2025, in conjunction with our underwriter New York Life Insurance Company, is our new offering, the Traditional Whole Life Exchange product for seniors!

Designed with simplicity and stability in mind, this whole life insurance policy provides a fixed level of coverage with a guaranteed level premium — meaning consistent and predictable protection. Coverage ranges from \$1,000 to \$25,000, offering flexibility to choose the amount that best suits your needs.

What sets this plan apart is its unique exchange feature for eligible Members and Associate Members. Those currently enrolled in any of the following USBA products: 10-Year, 15-Year, 20-Year Level Term, Associate Member Decreasing and Level Term, Generation 3, Two-for-One® Joint Level Term, Member Decreasing and Level Term, Spouse Decreasing and Level Term can seamlessly transition to the Traditional Whole Life Exchange for Seniors, allowing for continued coverage without the hassle.

Designed specifically for USBA Members and their spouses aged 70 through 80, this plan underscores our dedication to delivering tailored, straightforward insurance solutions that support our members through every phase of life.

Stay tuned for more information on how this product can offer you and your family unparalleled comfort and security as we get closer to launch. With the Traditional Whole Life Exchange for Seniors, we're making future planning simpler and more secure.



Want to learn more?
Call a USBA Product Specialist
at 877-297-9235,
Monday through Friday
9:00 am – 4:00 pm Central time.

Beat the Cold: Your Guide to Staying Active This Winter

Embracing ways to stay active during the winter months is not only beneficial for physical health but crucial for maintaining your mental well-being. So, to help you get started, here are some engaging and accessible activities that will help you keep moving during even the coldest days of the year:

1. Indoor Gardening: Indoor gardening is a great way to stay active mentally while indoors! Working with plants can reduce your stress, improve your mood, and enhance the air quality of your house by increasing oxygen levels indoors. So, as the leaves fall and the grass gets covered by sheets of white, maybe you should start making your own indoor-outdoor escape!

2. Mindful Stretching: Incorporating gentle stretches into daily routines can improve overall comfort, support joint health, as well as help you practice balance and coordination. These are all especially crucial during winter months when it's easy to fall into a sedentary lifestyle. Stretching also requires almost no equipment and can be done virtually everywhere, even at the office!



3. Everyday Exercises (Using Everyday Items): Here's a secret, you don't need the fanciest exercise equipment to get in a good workout! In fact, there are many exercises you can do with the everyday items lying around your house. For example, you can use a sturdy chair to perform tricep dips or fill an empty milk jug with water for weighted lunges. Even doing bicep curls with cans of food can help you strengthen and tone your muscles! Just by using these household items in small, consistent exercises, you can maintain your strength, balance, and overall physical well-being.

Travel with Confidence Thanks to EA+

As travel remains a favorite pastime for many, readiness for potential medical emergencies should not be overlooked. When you embark on your next journey, do you have measures in place to handle the need for medical care while on the move?

Emergency Assistance Plus (EA+) gives you peace of mind by providing crucial emergency and medical services. EA+ has you, your spouse and dependent children covered no matter where you are, near or far. And, EA+ is available to help 24 hours a day, seven days a week.

With EA+, you'll benefit from more than 20 travel services to help you during an unexpected health event, including the following:



- Emergency medical evacuation to get you to the facility that can provide the care you need.

- Nurse escort to monitor your condition during your travels home, if deemed medically necessary.



- Vehicle return if you are unable to drive home due to your documented medical emergency.

Other vital travel assistance includes:

- Emergency cash advance assistance if your wallet is lost or stolen.



- Assistance replacing lost or stolen travel documents.

As a USBA Member, you save \$80 off an annual membership to Emergency Assistance Plus.

\$129
Members

\$189
Members and Family

To learn more about EA+ 24/7 emergency medical assistance, visit USBA.com or call 1-855-389-9351. ★

Navigating Your USBA Member Service Center: FAQ's

Navigating our Member Service Center should be as seamless as possible. Below are answers to your frequently asked questions to help you make the best use of the USBA Member Service Center

Q: Which email should I use to access the Member Service Center?

A: Always utilize the email you initially registered with to ensure access to your account.

Q: Need help logging in or registering on the Member Service Center?

A: Forgot your password? No worries! We'll reset your registration and guide you on re-registering. Make sure to check your email, including the spam folder, to activate your registration.

Q: Why can't I view my family member's policy details?

A: You need to be the policy owner to access its specific details, such as benefit amounts.

Q: How do I update my beneficiary, address, or payment method?

A: Update requests can be made directly via the Member Service Center. Don't forget to submit a beneficiary change form, also available online.

Q: Can I see my current beneficiaries on the Member Service Center?

A: This feature is not available at this time, but we are continuously working on enhancing our services.

Q: Where can I find information about changes or termination ages for my plan?

A: Get a summary of your coverage on the Member Service Center and for more details, give a call to a USBA Product Specialist at 877-297-9235 from Monday to Friday, 9:00 am – 4:00 pm Central time.

Q: Are email updates on the Member Service Center reflected in USBA records?

A: No, we maintain your online email address separately. Originally many insureds used a different email address online from what they provided us via mail or phone. As trends have changed, USBA is reviewing enhancements to this process.

Q: How can I change my password on the Member Service Center?

A: Your password can be conveniently updated on the Member Service Center. Simply click "Change Password" in the upper righthand corner under your name.

2024 Dietrich Scholarship Recipient



Josephine Carlson

Josephine Carlson is this year's winner! Josephine is from Bloomington, Minnesota, and began her studies in Statistics at the University of Iowa in the fall of 2024.

Recipients are selected based on academic achievement, leadership accomplishments and participation in community activities.

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

Deadline for application: March 31, 2025

- 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 ★



Privacy Notice

Our Information Practices

The Uniformed Services Benefit Association® (USBA®) is committed to keeping your personal information private and secure. We have policies in place to protect your privacy and have built our business with integrity, honesty, and trust. We will protect your privacy with these values in mind.

You are receiving this notice because you obtained a financial product or service from us or our affiliate, USBA Services, Inc. This notice applies to current and former customers unless stated otherwise.

Our Privacy Pledge

USBA offers group life and accident insurance; other insurance products and services are offered through its wholly-owned subsidiary, USBA Service, Inc.

To provide these services, we may collect:

- Information provided on applications and other forms (including name, address, email address, phone number, date of birth, Social Security number, and other household information)
- Information about transactions (such as types of products purchased, policy and premium history)
- Information from outside sources such as public information
- Information gathered from our website, such as through online forms, site visit data and internet collection devices ("cookies")
- Information collected from consumer reporting agencies
- Health information collected with your permission when you apply for insurance.

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

We maintain physical, electronic and procedural safeguards that meet state and federal regulations. Access to customer information is limited to people who need the information to perform their job responsibilities. We regularly update and improve our security standards, procedures, and technology, to protect against anyone gaining unauthorized access to your confidential information.

How we use information

We may share information collected about you as allowed by law, including for normal business administration and related business activities. The information may be shared within USBA; with our affiliated company, USBA Services, Inc. in the sale of life & health insurance; and with nonaffiliated third parties not controlled by USBA. We may disclose any of the above information collected in the manner described below.

Information We May Share with Affiliates

The law permits us to share between affiliates any information about transactions and experiences with you in order to offer you a broad range of products and services and to better serve you.

We do not otherwise share any personal information about you between 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, such as banks, third parties that perform marketing functions for us, or service providers that help us process transactions or service accounts. USBA may use service providers such as billing, printing and mail service companies.

- We do not sell personal information about our customers to nonaffiliated third parties.
- We do not disclose personal health information or other personal information about our customers to nonaffiliated third parties, except when necessary to process and service your account; or as authorized or required by law, such as to respond to a subpoena, prevent fraud and other crimes, comply with legal requirements or respond to a government inquiry, or with your consent.
- We may share personal information (as described above) with financial institutions, such as insurance underwriting companies, insurance agents & brokers, and banks with whom we have joint marketing agreements, or to non-financial companies who perform services on our behalf.

We do not otherwise disclose any personal information about you 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 policyowner calls us for information, we always ask a few questions to confirm the identity of the caller.

Follow us on social media:
@USBAInsurance





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Member Briefing



Thank You for Helping USBA® Go Green

At Uniformed Services Benefit Association® (USBA®), we are continuing our efforts to reduce our carbon footprint—and we couldn't do it without help from our Members. Every day more Members are requesting to receive communications via email. If you haven't already, we encourage you to visit the Member Service Center to do the same.

Each Member who opts-in helps reduce our reliance on paper by receiving the annual proxy vote, newsletters, account information, beneficiary forms, and more electronically. Together, we're making a difference.



Do We Have Your Current Contact Information?

Please be sure we have your current phone number, email and mailing address, so we can better serve you. It is also important that we have updated contact information for insured dependents and your beneficiaries.

usbainfo@usba.com or 800-821-7912