



# Member Briefing

Fall 2022 ★ A Newsletter for the Members of the Uniformed Services Benefit Association ★ Vol 60, Issue 1

## On or Off the Job, You're Protected 24/7



## 3in1 3 Accident Coverages Under 1 Policy

USBA is now offering **Group Comprehensive Accident Insurance** to eligible Members and their spouses. Acceptance is Guaranteed and the three accident coverages under one policy help provide protection from the financial hardships a covered accident may cause.

[See more details on page 2](#)



## President's Perspective

**M**y husband and I are raising our four children, getting close to being empty nesters. We like to think we are anyway. Raising our children, that is. Our kids view it more as they're raising us. Hard to argue, considering how this past decade has gone.

We shake our heads at the 'teaching moments' presented by our very determined offspring. Their antics have honed our detective skills to a keen point; online access has added untold weight to our stretched-thin oversight duties; what they are not saying or doing is as enlightening as what they are, if we listen and pay attention in class.

Our parental survival kit is equipped with a family text group, email group (largely unused unless we send texts pointing them to emails!), and 'snaps' that generate creative dialogue, frequent laughs—and insights into what our kids are up to. We resisted at first: hollered downstairs when we needed something, left voicemails when phones went unanswered. Such silly parents. "Give them time! They shall come around!" they said, and we did. We text them to come eat, to move their clothes from washer to dryer, to remind them to feed the pets... and to send I♥U emojis.

I don't recall the steep learning curve while raising my parents. Then again my perspective has changed. Being an adult student is more humbling than being the child teacher. Has it always been?

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

## On or Off the Job, You're Protected 24/7

continued



### Key features of USBA Group Comprehensive Accident Insurance:

- Acceptance is Guaranteed for eligible USBA Members and their spouses<sup>1</sup>
- \$100,000 Accidental Death Benefit
- \$1,000/month Accident Disability Income Benefit for up to 12 months, after a 30-day waiting period
- \$100/day Accident Hospital Indemnity Benefit for up to 500 days, no waiting period
- Cash benefit paid directly to the insured for injuries<sup>2</sup>
- 30-day free look
- Eligibility ages: 18-59
- Premium (per individual) \$34/month

### It's Easy to Apply

You can apply online at [USBA.com](http://USBA.com) by completing a short application form. Once your application and first two months' premium payment is processed, you'll receive your Certificate in the mail and have a full 30 days to review it carefully. If you are not completely satisfied, you can request a full refund, without claim, within the 30 days—no questions asked. ★

**Want to learn more?**  
Call a USBA Product Specialist  
at 877-297-9235,  
Monday through Friday  
8:00 am-4:30 pm Central time.

<sup>1</sup> Eligible USBA Members and their spouses ages 18-59 who are working full time (at least 20 hours per week) and not on active duty.

<sup>2</sup> Benefit is paid for injuries sustained from a covered accident. This coverage does not provide coverage for sickness

# Protect Your Property and get Special Group Rates with Farmers GroupSelect<sup>SM</sup>

As you acquire a home, vehicles and maybe a boat, RV or other property that's important to you, you'll want the peace of mind of knowing they're well protected. As a USBA Member, you can get the protection you need from Farmers GroupSelect, a personal property insurance program designed to provide quality, customizable coverage.

## Because you're a USBA Member, you'll enjoy:

- Special group rates that could save you money.<sup>1</sup>
- Hassle-free payment options.
- Advantage: Extra Protection with Auto provides built-in coverage protection that could save you money in the event of an accident.<sup>2</sup>
- Rewards for safe drivers with the auto insurance Deductible Savings Benefit.<sup>2</sup>

You can save even more when you bundle your coverage. Some have saved an average of \$906<sup>3</sup> when bundling multiple coverages with Farmers GroupSelect. Others have saved \$562<sup>3</sup> on average on their auto insurance.

<sup>1</sup> Available in most states to those who qualify.

<sup>2</sup> Subject to state availability. See your policy for exact details. A deductible may apply.

<sup>3</sup> Based on the average nationwide savings in 2020 reported by new customers who called our employee and affinity member call center, switched their auto and home insurance to insurance policies issued through our employee and affinity member program, and realized savings. Potential savings vary by customer and may vary by state and product.



Whatever your need, it's likely that Farmers has coverage available:



Farmers GroupSelect helps protect what's important to you, at special group rates.

To learn more about this special offer and get a free, no-obligation quote, visit [USBA.com](https://www.usba.com). ★

## Travel with Confidence Thanks to EA+

This year more and more of us have been getting back into vacation travel. When you're away from home, do you have a plan in place to make sure you get the care you need in case of a medical emergency?

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 can save 30% off an annual membership to Emergency Assistance Plus.

**\$114** Members  
**\$144** Members and Family

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

This is only an outline of the plan's features. Hospitalization (admitted as an inpatient) is a requirement to be eligible for some services. All services must be arranged and provided by EA+. Please read your Member Guide carefully to understand all the services available to you, as well as any rules and regulations. EA+ is only available to U.S. residents at this time and may not be available in all states. Washington state residents must be traveling more than 100 miles away from home to be eligible for EA+ services. EA+ is not insurance, it is a travel assistance service program.

The EA+® and Emergency Assistance Plus® service marks are federally registered and owned by Worldwide Rescue & Security, Inc.

## 2022 Dietrich Scholarship Recipients

Lia Gosselin, Lillian Lautenschlager and Natalie Neal are this year's winners! Lia is from South Bend, IN; Lillian is from Lincoln, NE and Natalie is from Osage, IA. Recipients were 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.



Lia Gosselin



Lillian  
Lautenschlager



Natalie Neal

### Deadline for application: March 31, 2023

- 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](http://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**





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## Member Briefing



# Thank You for Helping USBA Go Green

At USBA we are working to care for our planet by reducing our carbon footprint—and we appreciate our Members' efforts to help achieve this goal! We encourage you to visit the Member Service Center and opt in to receive USBA communications via email.

**When you take this important step, you'll be joining a growing number of Members** who receive the annual proxy vote, newsletters, account information, beneficiary forms and more electronically, reducing our reliance on paper. 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](mailto:usbainfo@usba.com) or 800-821-7912