

# USBA



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

Summer 2015 A NEWSLETTER FOR MEMBERS OF THE UNIFORMED SERVICES BENEFIT ASSOCIATION Volume 54, Issue 1

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## Honor Flight programs help vets visit memorials



*Flight of Honor participants in Raleigh, NC are welcomed back by crowds. Photo credit: Wikipedia/Rtphokie*

This summer marks the 71st anniversary of the historic allied invasion of Normandy, France, known as D-Day. The Department of Veterans Affairs reports that an estimated 1,017,208 American World War II veterans remain today out of the more than 16 million who served their nation during the “Great War.”

Providing remaining veterans of this war an opportunity to visit the World War II Memorial that stands in Washington, D.C., as a tribute to their service, is a critical goal behind the Honor Flight Network. The organization is a national, non-profit organization, with local hubs established in 42 states dedicated to transporting World War II and Korean War veterans on a free trip to Washington, D.C., to see all the veterans’ memorials.

Top priority is given to the World War II and Korean War veterans, along with other veterans who may be terminally ill. Since 2005, nationwide more than 138,817 veterans

## PRESIDENT’S PERSPECTIVE

### It’s About Respect



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

USBA recently participated in the National Memorial Day Parade that marched down Constitution Avenue in Washington, D.C. Thousands of people lined both sides of the street to view the floats as they went by.

At 3 p.m., all activity was stopped and there was complete silence as everyone stood in silent memory of all who gave their lives for our country. A USBA staffer said she would forever remember that moment as the loud hustle and bustle of that famous street suddenly came to a standstill. One couldn’t help feeling moved by this somber expression of respect for the Fallen.

I believe this is the same respect that all of us at USBA have for our members. We know what it means to serve one’s country and we are grateful for the sacrifices you and your family have had to make over the years. Whether a veteran

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*(continued inside)*

# Life's changes can impact your insurance policy

Studies show that approximately three-quarters of those who have life insurance do not have average coverage levels for the stage of life we are in.\* Just as the facts of our life are ever-changing, so is our need for more or less coverage.

You might think you already did an in-depth review of your needs when you originally purchased your life insurance policy. At that time, you rightly considered your family's

*Reviewing your life insurance is not as complicated as you might think...*

financial needs, took inflation into consideration and decided on a coverage amount and term. Yet, every new year brings changes into our lives such as weddings, births, divorces, new jobs, new roles, variations in salary, etc. These

important events should be reflected in your life insurance policy to ensure it is keeping up with your expectations.

Reviewing your life insurance is not as complicated as you might think. All you have to do is consider the following points:

- What's changed in your life since the policy was purchased? Have you gotten married, divorced or expanded your family? Does the original need the life insurance policy was intended to meet still hold true today?
- Relationships and obligations change over time. Does your beneficiary selection need to be revisited? If so, send an email to [usbamemb@usba.com](mailto:usbamemb@usba.com) and we will send you the appropriate form.
- Have you moved? Visit USBA's Member Service Center to download a change of address form.
- Your financial circumstances or lifestyle may have changed over the years. Have you acquired more debt or increased your income? For your loved ones' sake,



\*InsWeb, March 2014

be sure your policy is keeping track with these changes. Use the needs estimator on [USBA.com](http://USBA.com) to see if your current coverage is in line with your needs today.

- Have you lost a significant amount of weight or quit smoking? Improving your health is not only good for your life ... it might be good for your life insurance coverage. Contact us to find out.
- Check the expiration date on your term policy. It's important to keep track of this so you can extend it if necessary. You may even want to consider doing this before your term expiration if you'll be entering a new age group which might raise your rate.

Take a few minutes now to review your insurance needs and the policies you currently carry to make sure you have a plan that covers all your needs. If you think you may need more, call us at 877-297-9235 Monday through Friday, 8am- 4:30pm CT and ask for a Product Specialist or visit our website for information on any changes you would like to make.

## Honor Flight programs help vets visit memorials (Continued from front)

have experienced this special trip. Last year, the oldest female veteran of WWII, 108-year-old Lucy Coffey, made an Honor Flight to visit the Women's Memorial at Arlington National Cemetery and visit President Obama. She passed away in March 2015.

Honor Flight is the brainchild of Earl Morse, a physician's assistant with the Department of Veterans Affairs in Springfield,

Ohio. Morse, a 20-year veteran of the Air Force, got the idea while talking to patients who hadn't seen the memorials.

More information about the Honor Flight Network – becoming a donor, sponsor or volunteer – can be found on their website [www.HonorFlight.org](http://www.HonorFlight.org). Applications to be included on a future Honor Flight can also be downloaded from the site.

# USBA honors our Fallen at National Memorial Day Parade

This past Memorial Day, USBA participated in the Nation's Parade which marched down Constitution Avenue in Washington D.C. The annual event, in its eleventh year, is a two hour salute to America's veterans and in honor of those who died for our country – from the American Revolution to Operation Iraqi Freedom.

The parade consists of marching bands from many of the 50 states and veterans units honoring World War I and II, the Korean and Vietnam Conflicts, Desert Storm, the liberation of Grenada, Panama, Iraq and Afghanistan. USBA was one of more than 10,000 participants taking part in the parade this year with a float that featured the 2013 American Idol winner, Caleb Johnson who sang for the spectators. The event was televised live to U.S. service members around the world via The Pentagon Channel in addition to being viewed on Reelz and streamlined on Military.com.



Member of USBA's Board of Directors, Patrick McVay, SES, who is also a retired Air Force Colonel, spends a few minutes with his former instructor pilot and now Chief of Staff of the U.S. Air Force, Gen. Mark A. Welsh III.



Actors Gary Sinise and Joe Mantegna were Grand Marshalls of the parade. Sinise is best known for his "Lt. Dan" character from the movie, "Forrest Gump," and has a band of the same name which plays for U.S. servicemen around the world. Mantegna was participating in memory of his late uncle, Willie Novella, who served under Gen. Patton during WWII. McVay is pictured here with his wife, Cyndee.

USBA's float featured 2013 American Idol winner Caleb Johnson and the URL for this year's Memorial Day message from the Association ([usba.com/Remember](http://usba.com/Remember)) which garnered over 35,000 viewings during the holiday weekend.



If you live in the Washington D.C. area and would like your name entered in a drawing to attend next year's Parade as our VIP guest, please send an email to [kvogan@usba.com](mailto:kvogan@usba.com) with your weekday contact information. Please only submit your name if you are willing to commit to attend and have a working telephone number and email address so we can be certain of contacting you if you're selected.

# MEMBER PERKS WINNERS



## PRESIDENT'S PERSPECTIVE

*(continued from front)*

CPO Harry Babson, USN (Ret.), a USBA member since 1979, won a \$500 Visa® Gift Card when his name was selected in USBA's member perks drawing, which selects winners throughout the year from Member Service Center registrants. The next drawing is scheduled for January 1, 2016. For a chance to win, simply visit [USBA.com](http://USBA.com) and register for access to the Member Service Center. Paul Petroskey, USA (Ret.), a 53-year USBA member, was awarded a \$250 Visa® Gift Card when his name was drawn from the Briefings by Email "hat." To participate, visit [USBA.com/BriefingsByEmail](http://USBA.com/BriefingsByEmail) and opt-in to receive your newsletter electronically instead of by postal mail by January 1, 2016.

or active duty, your service gets special recognition from us.

Being a USBA member puts you in good company of others, like yourself, who have dedicated themselves to the military life. It is the reason why we are able to offer affordable group life insurance plans and uniquely discounted products such as MetLife Auto and Home® Insurance, long term care insurance, and preventative health screenings from Life Line.

But even more important is the knowledge that you are connected to others who share your experiences and know the challenges and rewards of serving your country. Check out our Facebook page and meet other USBA members. We enjoy reading some of the comments and memories that are shared on our page and I think you will, too.

Please be sure to check out the article about the Honor Flight Network. Many of our members have served in WWII, Korean War and the Vietnam Conflict and I want to be sure you're aware of this opportunity to go to Washington D.C. to visit the memorial that's been erected in your honor. I've seen these memorials, and others, and I have to tell you it's a moving experience to see them and be reminded of such bravery, honor and sacrifice. I'm proud to be able to come to work every day to serve each of you.

## Honor Flight –The Movie “One Last Mission”

Honor Flight is a heartwarming documentary about four living World War II veterans and a Midwest community coming together to give them the trip of a lifetime. Details for a group screening can be found at [HonorFlightTheMovie.com](http://HonorFlightTheMovie.com) or you can find it on [Amazon.com](http://Amazon.com).



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.**

**Receive USBA newsletter via email!**

*Would you rather receive future issues of USBA Member Briefing in your email inbox rather than your postal box? It's easy to do. Just go to [www.usba.com/BriefingsByMail](http://www.usba.com/BriefingsByMail) and give us your email address! Thanks for helping us keep postage costs down.*



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■ *Does your insurance meet your life changes?*

■ *Dietrich Scholarship winner!*

# W h a t ' s H a p p e n i n g a t U S B A ?

## 2015 Dietrich Scholarship recipients announced.

Anna Smith, Valrico, FL has been selected as this year's Scholarship winner on the basis of



*Anna Smith*

is the daughter of James H. Smith, a retired Colonel in the Army and a member of USBA since 1991. The scholarship, now in its 25th 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

academic achievement, leadership accomplishments and participation in community activities. She plans to attend the University of Notre Dame, majoring in Engineering. Anna

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 [www.usba.com/About/dietrich-scholarship.asp](http://www.usba.com/About/dietrich-scholarship.asp).

## NEW! Members may now set up recurring credit card payments for their USBA policies. To do so, simply:

- Sign into your online Member Service Center (MSC) account (or register your account at [www.USBA.com/members](http://www.USBA.com/members) if you haven't done so before)
- Under the "Payments" tab, the last option is to "Pay by Credit Card"
- One-time or Recurring Credit Card Payments accepted
- Only members with a Payor status on at least one policy can set up recurring payments
- Payment frequency is monthly, quarterly, twice a year, or yearly

- Payments can be made on any day of the month (unlike EZ Pay which is only deducted the 1st business day of the month)
- Members can cancel payment or update payment information at any time by signing back into their MSC account

Members can also call to have USBA set up, cancel, or update recurring payments for them.

## 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: [kvogan@usba.com](mailto:kvogan@usba.com). Or visit our Website: [www.usba.com](http://www.usba.com).