

USBA



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

Spring/Summer 2008 A NEWSLETTER FOR MEMBERS OF THE UNIFORMED SERVICES BENEFIT ASSOCIATION Volume 47, Issue 1

In This Issue

■ *USBA's Smart Family Values*

■ *The Lowdown on DRT*

■ *New Board Members Announced*

Group Gives Life to Dying Ritual

Of all the bugle calls, none is so easily recognized or able to stir emotions than the call, "Taps". In addition to signaling the close of a soldier's day, the deeply moving 24 notes are a solemn tradition at funerals, wreath-laying and memorial services.



Photo courtesy of DoD

Marine Corps Gunnery Sergeant wanted the families and friends of deceased veterans to have something he believed was a more noble send-off for individuals who had served their country. In late 2000, Day founded Bugles Across America, a non-profit organization with the goal of providing "Taps" via a live rendition at every veteran's funeral.

Day founded Bugles Across America ... with the goal of providing "Taps" at every veteran's funeral.

In January of 2000, Congress passed a bill guaranteeing eligible United States veterans a full military service that includes the folding of the flag and the playing of "Taps" at their funeral. Due to a lack of available buglers, the military estimates they can supply only 20 percent of the necessary buglers for the traditional ceremony. As a result, military funerals increasingly feature boom box versions, or a computerized chip inserted in a fake bugle playing a recording of the historic melody. For many, this is a poor substitute for the emotional experience tied to a live horn.

Enter Thomas Day and Bugles Across America (www.BuglesAcrossAmerica.org). The former

Since its inception, Day has recruited over 5,000 horn players in America and abroad and the organization has collectively done more than 60,000 funerals thus far. There is no charge for the service.

Day has performed at more than 1,000 ceremonies on a bugle that is authenticated as being the same bugle used at the funeral of U.S. President William McKinley in 1901.

To request a bugler, volunteer or make a donation to Bugles Across America, visit their website at www.BuglesAcrossAmerica.org.

PRESIDENT'S PERSPECTIVE

Remembering our commitments



Col Jerry V. Patton
USAF (Ret.)
President/CEO

Recently, the Financial Services Forum, a group of 20 CEOs of financial-services companies doing business in the U.S. released a survey saying they think the economy is in – or will soon be in – a recession. And we've all heard the news reports about the credit crunch's impact on the mortgage equity market, along with higher gas and food prices.

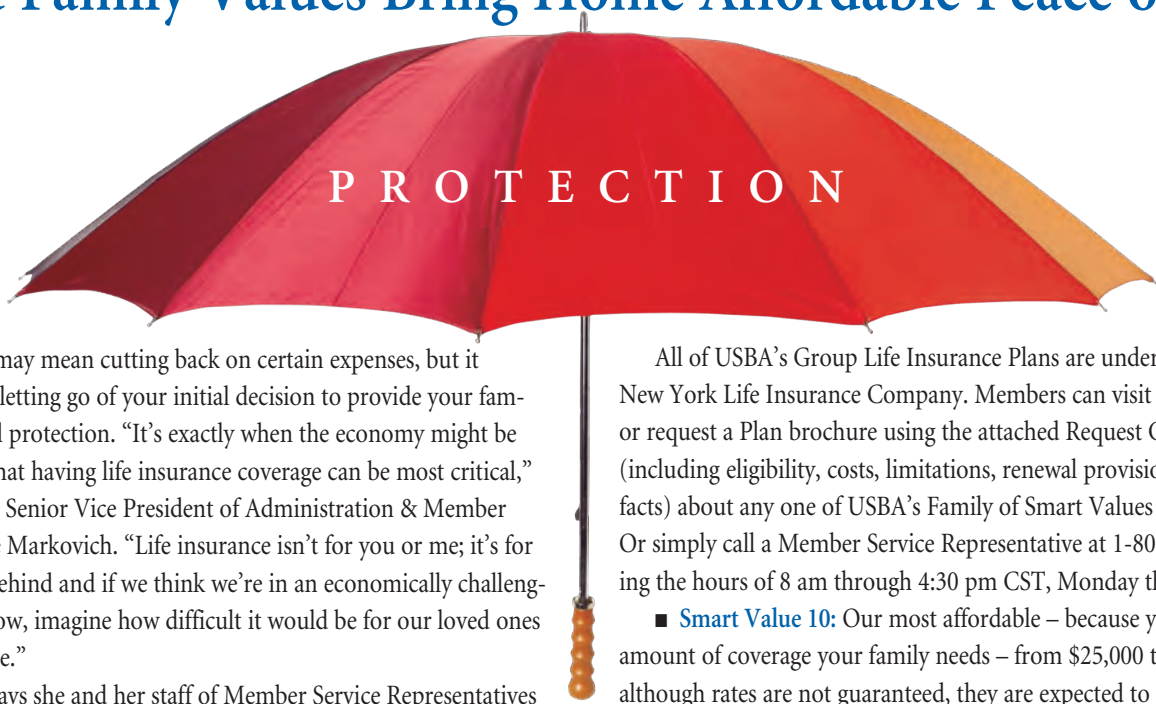
Understandably, the threat of a recession is a serious concern that may require families like yours and mine to find ways in which to trim and lower spending. While it may make sense at first glance to drop your insurance policies, such a move doesn't hold up to closer examination.

There are more economically appropriate steps one can take when pressed to make ends meet than canceling life or any insurance coverage. In reality, by opting to cancel your policies, you could be throwing away years of premiums you've been paying to protect against very real risks. And remember, you bought life insurance to provide financial protection for

Is it really wise to cancel your policies and hope the worst doesn't happen?

(continued inside)

Smart Family Values Bring Home Affordable Peace of Mind



A recession may mean cutting back on certain expenses, but it shouldn't mean letting go of your initial decision to provide your family with financial protection. "It's exactly when the economy might be in a downturn that having life insurance coverage can be most critical," explains USBA's Senior Vice President of Administration & Member Services, Connie Markovich. "Life insurance isn't for you or me; it's for those we leave behind and if we think we're in an economically challenging time right now, imagine how difficult it would be for our loved ones if we weren't here."

Markovich says she and her staff of Member Service Representatives take a serious interest in anyone who feels they have to cancel their insurance due to budget constraints. "Definitely, a member should call us to talk about it, because there may be options that haven't been considered," she recommends. "Keep in mind USBA is a non-profit association that was started almost 50 years ago by military individuals for the simple reason of making financial protection affordable on a group cost basis," says Markovich. "That commitment remains the same today."

A large part of that commitment includes giving USBA members a wide range of affordable insurance choices, according to Markovich. "Some members may have insurance needs growing faster than their budget, so we encourage them always to review changing needs with us to see if another product might be more applicable," she adds. "It's a smart way to keep in touch affordably with one's commitment to the family"

"Life insurance isn't for you or me, it's for those we leave behind..."

All of USBA's Group Life Insurance Plans are underwritten by the New York Life Insurance Company. Members can visit www.usba.com or request a Plan brochure using the attached Request Card to get details (including eligibility, costs, limitations, renewal provisions and other facts) about any one of USBA's Family of Smart Values described below. Or simply call a Member Service Representative at 1-800-821-7912 during the hours of 8 am through 4:30 pm CST, Monday through Friday.

■ **Smart Value 10:** Our most affordable – because you select the amount of coverage your family needs – from \$25,000 to \$500,000. Also, although rates are not guaranteed, they are expected to remain level for the first 10 years.

■ **Smart & Lean 15:** The choice of many with younger children ... solid financial protection just like our our Smart Value 10, but for 15 full years.

■ **Life-Time Value Whole Life:** Guaranteed rates and guaranteed benefits with guaranteed cash value! You can buy it through age 80 and keep it for the rest of your life.

■ **Double Value Two for One:** This unique plan covers both you and your spouse with one low monthly premium. Especially smart because just insuring the primary breadwinner doesn't truly protect the family as it probably did in previous generations.

■ **Wise Choice Generation 3:** Quite simply, the best of both worlds – the lower premiums of a term policy and the security of a whole life plan. The exact combination of whole life coverage and decreasing term protection is based on your age on the date insurance becomes effective.

Another Smart Choice – TRICARE Supplement

If you're an eligible TRICARE beneficiary you may want to learn more about USBA's TRICARE Supplements. Your family will still have medical expenses even after TRICARE pays. And though your costs may be small, in many cases they can be huge. That's why teaming your TRICARE coverage with one of our two TRICARE Supplement plans is a smart way to get great health insurance protection at affordable group rates.

USBA TRICARE Standard/Extra Supplement is available for TRICARE-eligible recipients. (Check usba.com for eligibility details.) It offers:

- Guaranteed Acceptance (subject to pre-existing condition limitation)
- 30-Day Satisfaction Guarantee
- No Medical Exam Required
- Your choice of 2 Specially Designed Plans to custom fit your needs

- Priced to Fit Your Budget as well as your needs
- Retirees and Spouses get the Same Rates
- Smokers pay the Same Price as Non-smokers

USBA's NGAUS/EANGUS (as well as NERA and NRA) TRICARE Reserve Select Supplement is available to all eligible service members in the Reserve or National Guard. (Visit usba.com for eligibility details.) You do not have to be a NGAUS or EANGUS member to apply for this protection. USBA and the aforementioned associations simply took advantage of the combined buying power of each group to develop this affordable rate. This product offers similar benefits and features to the TRICARE Standard Supplement and is available for a monthly premium rate of \$7.00 for members, \$7.00 for spouses, and \$6.00 for each eligible child.

When Disaster Strikes, What's the Plan?

Are YOU prepared?

Check out these resources for information on how to make sure your own family has a Personal Disaster Recovery Plan:

www.Ready.gov is the government's website for preparedness. They also sponsor National Preparedness Month slated for September 2008.

www.redcross.org/services/disaster also offers information about financial preparedness.

War of the Worlds. 28 Weeks Later. The Day After Tomorrow. Or most any Stephen King novel.

Disaster has been a popular theme in movies, television and books. While the storylines might seem a bit remote to our everyday life, the subject matter is actually a very real concern. That's why it's smart business to prepare for events that might trigger a pandemic attack, natural or human-induced disaster that would turn our professional and/or personal lives upside down.

USBA's Board of Directors is very tuned in to this issue. "In the event of an emergency, USBA is covered because we've been working on a Disaster Recovery master plan," states USBA's Vice President of Information Systems, Vernon Branson. "Disaster Recovery is the process, policies and procedures of restoring operations critical to the resumption of business, including regaining access to data, communications, workspace, and other business processes after a natural or human-induced disaster."

Without giving out too many details for security reasons, Branson explains various steps

USBA has taken to ensure business continuity in the event of a disaster. "USBA created a task force representing employees from every department within our association," he explains. "As

a group, we've explored a number of different scenarios and determined our game plan for each situation should it become reality."

As a result, USBA has contracted with an outside resource to provide employees with temporary workspace, computers and network equipment within 48 hours in the event of losing our building. This means minimized downtime for everyone.

Branson also states that USBA has secured critical internal documents as a safety measure and that all data is backed up daily in another location which ensures it will be safe even if the building's systems are destroyed. "We are positioned as well to continue normal business operations in the event of a pandemic outbreak such as the Avian flu which could impact the staff's ability to work."



PRESIDENT'S PERSPECTIVE

(continued from front)

loved ones left behind. Both a loving decision and proof of your commitment to them. Is it really wise to cancel your policies and hope the worst doesn't happen?

Even if you promise yourself you'll get another policy down the road, keep in mind it could cost more because the older we get, the higher rate we have to pay. Instead, I recommend contacting us before you decide to drop your life insurance policy. You may find there are alternatives that will help you keep your coverage ... as well as your commitment to your family's financial peace of mind.

You might think I'm saying this only because it's good business for me to do so. Remember, I'm in the business of serving you and your fellow members. You decided to get life insurance – or any kind of insurance – for sound reasons. Those reasons are even more critical when the economy is challenging us all to live a financially responsible life. And helping make that possible is exactly the kind of business I represent. Keeping our commitment to you.

Jerry V. Patton
Colonel, USAF (Ret.)
President/CEO

Two New Members Named to USBA Board of Directors



Sergeant Major
Alford L. McMichael

Two new members – Sergeant Major Alford L. McMichael, USMC (Ret.) and Brigadier General Suzanne M. Vautrinot, USAF - will be joining the Board at its Annual Fall Meeting scheduled for September 2008.

Sergeant Major Alford L. McMichael, USMC (Ret.) was the 14th Sergeant Major of the Marine Corps (1999-2003), and 1st Senior Non-Commissioned Officer for Allied Command Operations for NATO (2003-2006). McMichael retired from the Marine Corps in 2006 after 36 years of service.

Brigadier General Suzanne M. Vautrinot is Commander, Air Force Recruiting Service, Headquarters Air Education and Training Command, Randolph Air Force Base, TX. She's also served as Chief of Operations for 14th Air Force and Director of the Aerospace Operations Center at Vandenberg AFB, CA.



Brigadier General
Suzanne M. Vautrinot

What's Happening at USBA?

Dietrich Scholarship recipients for 2008 announced. Jeffrey Wittekiend of Burnet, TX, and Claire Sokas of Highlands



Jeffrey Wittekiend

Ranch, CO, were selected as this year's winners on the basis of academic achievement, leadership accomplishments and participation in community activities. Jeffrey will be attending Baylor University and majoring in PreMed and Theatre. He is

the grandson of Lena Wittekiend, a USBA member since 1987. Claire will be attending Notre Dame and majoring in Biochemistry. She is the daughter of Timothy Sokas, a USBA member since 1994. The scholarship commemorates former USBA Executive Director and President, the late



Claire Sokas

Maj Gen William A. Dietrich, USAF (Ret.), and is awarded every year to a graduating high school senior who is a child or grandchild of a USBA member in good standing.



Late on your premium payment?

USBA members who are late on their premium payments can now call us to charge their outstanding balance to their VISA® or MasterCard® credit card. Simply call us at: 1-800-821-7912, Monday through Friday, between the hours of 8 am to 4:30 pm CST.

USBA website offers new capabilities for those wishing to apply online for most of our insurance products. You can now apply for Smart Value 10 Level Term, Lean 15 Level Term, Generation 3 Blended Whole Life, Member Level Term, 50+ Group Whole Life and Traditional Whole Life

by going to www.usba.com and clicking on the introduction page for each product. You can pay for your first two months' premium by charging it to your VISA® or MasterCard® credit card or opting for USBA EZ Pay.

A secure system is in place to allow you to digitally sign the application. It's just one of the exciting new things USBA has planned for the website. Be sure to check the Fall newsletter for further announcements!

MEMBER BRIEFING

Uniformed Services Benefit Association
P.O. Box 25956
Overland Park, KS 66225-0956

Published periodically for USBA members.

Please send your comments and suggestions to the Newsletter Editor at the address above or email: kvogan@usba.com. Or visit our Website: www.usba.com.

SPRING2008

Help us save on postage! Request your next newsletter by email, and you might win a \$250 Gift Card!

Please help USBA keep costs down (and kill less trees) by opting in to receive future Member Briefing newsletters by email vs. postal mail. In return, all sign-up requests received by August 15, 2008 will be entered into a drawing. The first name drawn out of the "hat" will receive a \$250 Visa® Gift Card! It's that easy. No purchase necessary. We'll announce the winner in the Fall issue! To sign up, visit www.usba.com/BriefingsByEmail.



In This Issue

- USBA's Smart Family Values
- The Lowdown on DRT
- New Board Members Announced

Uniformed Services Benefit Association™
P.O. Box 25956
Overland Park, KS 66225-0956



PRSRST STD
U.S. Postage
PAID
Permit #754
Kansas City, MO