

# USBA



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

Spring/Summer 2009 A NEWSLETTER FOR MEMBERS OF THE UNIFORMED SERVICES BENEFIT ASSOCIATION Volume 48, Issue 1

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## Celebrating a Half Century of Service

USBA is celebrating its 50th year of service. “That kind of endurance is definitely notable,” states Senior Vice President, Connie Markovich, a 27 year USBA veteran.

“When you look at everything retrospectively,” she adds, “it is rather amazing to consider all USBA has witnessed – both professionally and historically.”

Director of Member Services, Diane Lindsey, agrees as she thinks about her first day on the job in 1971.

“There was a wall with rows of metal file cabinets marked POW and MIA,” she remembers. “Each week, we would get calls from families telling us another heartbreaking story about their loved one, and we would add more folders to these cabinets.” Lindsey says the DoD would notify USBA of status changes from MIA to KIA, “and we were able to pay claims to these families who never knew just how many of us were waiting with them for word about their loved ones.”

As an association serving the military, it is inevitable to encounter war as part of the daily job. “During Desert Storm, we had so many applications that paper files were piled

from the floor to the desktop,” recalls Senior Underwriting Associate, Patty James, a 22 year employee. “It was quite a visual.”

Even peacetime saw days more poignant than others, says Lindsey. “I remember the days following the air crash in Gander, Newfoundland in December, 1985. It was to

be one of the worst military air disasters to date, killing 256 people. “We were notified of one member on that flight, and then another, and then another,” she recalls. “It was a terrible time as hour by hour we learned that more USBA insureds were on that plane.”

Lindsey says they worked with the military to pay the families quickly.

“It’s what we do,” she states.

Markovich agrees. “We’re mindful we’re here to serve our membership first,” she explains. “We keep doing our best, changing as needed to remain competitive, yet staying true to our mission.” One that Lindsey sums up as she recalls her first day, years ago. “Those were never folders in a cabinet,” she says. “They were our USBA family. It was never a job, it was an honor.”



## PRESIDENT'S PERSPECTIVE

### 50 years and still going STRONG



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

I think it’s especially profound to be marking USBA’s 50th year of serving our membership this year. Just like you, I’ve witnessed all the recent news stories about our nation’s current economic struggle. Frankly, it can

be unsettling at times, until I remember there are some positive stories to be told.

We’re one of those positive stories. USBA has always had a commitment to its members to make

cautious, conservative decisions about our business on your behalf. And, in light of some financial companies’ challenges, our approach has proven to be right.

USBA’s financial future is safe and that means your policy is not impacted by the economic storm around us. The underwriter of our group life insurance plans, New York Life Insurance Company, is in an equally strong position. Please visit the home page of [usba.com](http://usba.com) to view a personal message from their president,

*USBA has always had a commitment to its members to make cautious, conservative decisions...*

(continued inside)

## 1959 – 1969

Founder, Herb Swarouth files organizational papers and begins recruiting members to qualify USBA as a military association eligible for group life insurance pricing.



First policy coverage maximum was \$15,000. Today, it is \$500,000.

Average house purchase in '59 was \$30,000; average

income, \$5,016; price of a gallon of gas was 25 cents.\*

Within five years, USBA grows to 13,500 members.

The Vietnam conflict brought increased enrollments to USBA.

USBA progresses from maintaining member information on 4" x 6" cards to computers.

In 10 years, membership reaches 28,000.



## 1970 – 1979

USBA extends eligibility to Reservists, National Guard and Federal Employees.

All membership records are changed from last name alpha to Social Security number. By this time, membership has more than doubled since the association's inception and staff grows from three people to 27.

Major General William A. Dietrich, USAF (Ret.) takes command of USBA as Executive Director in 1975.

USBA purchases building at 3822 Summit in Kansas City, Missouri.

Average house purchase in '75 was \$39,600; average income, \$14,800; price of a gallon of gas was 57 cents\*\*.

## 1980 – 1989

The Computer Age begins and USBA follows suit. Computers replace typewriters and the association maintains its own mainframe computer system.



USBA Services, Inc. – the agency division – is established and independent brokers/agents begin calling on prospects to discuss their insurance needs face-to-face.

In December 1989, staffers gathering for the employee holiday party learn Gen Dietrich had died at noon that day.

Average house purchase in '80 was \$68,714 (it will grow to be \$120,000 by 1989); average income, \$19,170; price of a gallon of gas was \$1.19.\*\*\*

## 1990 – 1999

Major General Larry N. Tibbetts, USAF (Ret.) – USBA's Chairman of the Board of Governors at that time – is selected President of USBA.

The William A. Dietrich Scholarship is established in memory of General Dietrich. (See [www.usba.com/member/Dietrich.html](http://www.usba.com/member/Dietrich.html) for details.)

USBA welcomes its 100,000th member.

Operation Desert Shield/Desert Storm causes membership to rise dramatically.

USBA switches underwriters and selects New York Life Insurance Company (NYL), thus beginning a long and valuable partnership on behalf of its members.

Honorably discharged veterans are now eligible to apply for membership.

USBA introduces Two for One Family Plan, Lean 15 Level Term and Generation 3 Blended Plan. (See [usba.com](http://usba.com) for details)

Associate Member program officially begins in 1994, allowing term insurance to be available without an insured member.

USBA's mainframe is replaced with networked PCs, new applications are now scanned, eMail is now available externally and [usba.com](http://usba.com) debuts.



President Tibbetts announces his retirement and Rear Admiral Larry G. Vogt, USN (Ret.), former Board of Governors member, is named President and CEO.

Average house price in '80 was \$123,000; average income, \$28,960; price of a gallon of gas was \$1.34.\*\*\*

## 2000 – TODAY

USBA goes "paperless" and approximately 135,000 member files are scanned into imaging. Over 4.5 million documents in the association's file room are reduced to approximately 600,000 due to scanning.

USBA takes over as Group Policyholder of NYL's Level-to-Age 50 insurance product offered to the National Guard market through state sponsored life insurance programs (SSLI) and adds to its membership.

USBA employees gather to watch as 9/11 becomes one of America's most tragic days. Staff is sent home early to be with their families.

Operation Enduring Freedom and Operation Iraqi Freedom begin.

USBA.com begins offering electronic application along with eSignature and eCommerce. Members are also provided the option to receive Briefings by email and register for the Member Service Center.

USBA expands its TRICARE Supplement program when NGAUS (National Guard Association of the U.S.) and USBA enter agreement to offer TRICARE Supplement and TRICARE Reserve Select to members of the National Guard and NGAUS members.

President Vogt announces his retirement and Colonel Jerry V. Patton, USAF (Ret.), USBA's current CFO, is named as his replacement.

USBA begins plans to market its newest product – 20 Year Level Term life insurance. (Stay tuned to [usba.com](http://usba.com) for details.) Price of gas reaches an all-time high of \$4 a gallon.



\*TheFiftiesWeb.com

\*\*CountingPennies.Today.com

\*\*\*ThePeopleHistory.com

# Win \$\$\$ with these Member Perks!

Register with our new Member Service Center by July 15, 2009, and if your name is selected in the drawing, you could win a \$500 Visa® Gift Card! Go to [www.usba.com](http://www.usba.com) and click on the Member Service Center link. It's that easy, plus you'll also enjoy online convenience 24/7.

Sign up to receive your next newsletter by email by July 15, 2009 and your name will be thrown in the hat for a \$250 Visa® Gift Card! Visit [www.usba.com/BriefingsByEmail](http://www.usba.com/BriefingsByEmail) and follow the easy instructions. You could save some trees AND earn some extra cash.



Everyone gets \$5 when they choose USBA's EZ Pay! It automatically deducts your insurance premium from your designated bank account each month. All signups will receive \$5 after three recorded deductions. Go to [www.usba.com](http://www.usba.com) and click on the Member Service Center link to read details and take advantage of these opportunities.

## Believe in America? You could win \$\$\$!

In honor of USBA's 50th Anniversary, New York Life Insurance Company is co-sponsoring a YouTube Video contest that could award a \$1,000 U.S. Savings Bond to one lucky winner. The video contest is open to all United States citizens over the age of 18. That includes all USBA members, but why not pass the word on to your friends and neighbors?

For details, visit [www.usba.com/50years](http://www.usba.com/50years).

## New! 20 Year Level Term Product on the Horizon

Details are still being finalized for a new USBA group life insurance product expected to debut later this summer. "It's a 20 year level term product that offers affordable rates I believe our membership will appreciate," explains Senior Vice President of Administration & Member Services, Connie Markovich.

While the rates are not yet ready to be released, Markovich says they are budget conscious and – although not guaranteed – they are expected to remain level for 20 years with coverage available up to \$500,000. USBA members who want to learn more about this product as soon as it is available, should fill out and mail the Request Card attached to this newsletter.



Major General Larry N. Tibbetts, USAF (Ret)

clause." Gen Tibbetts told them, "USBA never had a war clause and wasn't about to add one. Our membership is primarily in the business of preparing for war." Gen Tibbetts was able to ensure claims would be paid without reservation. Bottom line, "we were able to keep our faith with the membership." Subsequent to that, Gen Tibbetts began the search for a new underwriter who would continue to honor our commitment to our membership. He was successful in establishing our current relationship with the New York Life

## Former USBA Presidents Remember...

In light of USBA's 50th anniversary, past presidents, Major General Larry N. Tibbetts, USAF (Ret) and Rear Admiral Larry G. Vogt, USN (Ret) recently agreed to share memories from their leadership time at USBA.

Gen Tibbetts, whose 1990-1998 tenure included the Gulf War, recalls "our underwriter at the time wanted us to stop selling insurance since we didn't have a war

Insurance Company, one of the strongest life insurance companies in the U.S.

Upon Gen Tibbetts' retirement, Adm Vogt took the lead and found a new set of challenges. "There was a need to modernize our computer capability," he explains. "We also faced an aging membership which caused us to look for new avenues." Working with NYL and National Guard Associations, "we were able to infuse our membership with younger men and women," he says.

Ultimately, the experience both appreciated most was witnessing USBA staff in action. "In the insurance business, you have to deal with deaths, and the staff handled each case with dignity, respect and compassion," says Adm Vogt. Gen Tibbetts agrees, adding, "I always marveled at the way our staff took care of members."



Rear Admiral Larry G. Vogt, USN (Ret)



## PRESIDENT'S PERSPECTIVE

(continued from front)

Ted Mathas, in which he explains exactly why they aren't worried in the midst of today's challenges.

This kind of outlook – one that takes our members' financial protection seriously – is not new for USBA. We've been practicing it for half a century. As you'll note in some of the insights our employees and past presidents share on these pages, we care deeply about our members and our commitment to each of you. I'm proud to say our people work smart and with heart. A great combination during unsettling times.

Please remember these tough economic times are exactly the reason to have the kind of financial protection you've secured for your family with USBA and NYL. If you have any concerns about your policy or where it should stand in your overall budget if you're trying to cut expenses, please talk to us about it. There may be options you haven't considered. It truly is our mission to take care of our members. Today, tomorrow and years ahead.

USBA is looking forward to the next 50 years.

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

# What's Happening at USBA?

**Dietrich Scholarship recipient for 2009 announced.** William Marshall Cover of Friendswood, TX, has been selected as this



William M. Cover

year's winner on the basis of academic achievement, leadership accomplishments and participation in community activities. He will be attending the University of Texas and majoring in Mechanical Engineering. Cover is the son of Glenn R.

Cover, a former captain in the Army Reserves and member of USBA since 1995, and the grandson of Col. William E. Fisher, USAF (Ret.), a USBA member since 1981.

The scholarship, now in its 19th 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 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/member/Dietrich.html](http://www.usba.com/member/Dietrich.html).

**Congratulations to two winning USBA members** who participated in our Fall 2008 Member Perks Drawing! A \$500 Visa® Gift Card was awarded to SSgt Eric R. Freeman, (USAF). A USBA member since 1991, his name was drawn from a list of new registrants to the USBA Member Service Center. LTC Fred K. Budzyna, USA (Ret.), who has been a USBA member for 46 years, won a \$250 Visa Gift Card in the Briefings by Email sign-up drawing. For details on how YOU could be the winner of this issue's drawings, please see page 3.

USBA's New Member Service Center is now 24/7! If you haven't yet signed up for this password-protected part of [usba.com](http://usba.com), there's never been a better time. It's accessible virtually around the clock (there's a 15 minute exception for technical maintenance once a day), allowing members to check their coverage, confirm

addresses and review payment methods. To register, simply go to the website and follow the easy instructions. One lucky member who does this between now and July 15 could win a \$500 Visa Gift Card if his/her name is drawn from the hat. (See page 3 for details.)

## 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).

SPRING2009



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**In This Issue**

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