

USBA



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

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A NEWSLETTER FOR MEMBERS OF THE UNIFORMED SERVICES BENEFIT ASSOCIATION

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In This Issue

*What You Need to Know
About SGLI*

*How USBA TWO for ONE®
Family Insurance Plan
Saves Money*

*A Fiscal Fitness Review That
Will Put You At Ease*

United We Stand

The events of September 11, 2001, profoundly touched the lives of people throughout the world. For some, the tragedy became reality through images on television and computer screens. This same technology brought many even closer, as shown in the story below. Shortly after the attacks, a USBA employee was copied on this e-mail message sent by a young ensign aboard *USS Winston Churchill* to his parents. It describes a touching tribute from a former adversary and now staunch ally:

Dear Dad,

We are still at sea. The remainder of our port visits have all been cancelled. We have spent every day since the attacks going back and forth within imaginary boxes drawn in the ocean, standing high-security watches, and trying to make the best of it. We have seen the articles and photographs, and they are sickening. Being isolated, I don't think we appreciate the full scope of what is happening back home, but we are definitely feeling the effects.

About two hours ago, a German Navy destroyer hailed us, Lutjens, requesting permission to pass close by our port side. Strange, since we're in the middle of an empty ocean, but the captain acquiesced and we prepared to render them honors from our bridgewing. As they were making their approach, our conning officer used binoculars and announced that Lutjens was flying not the German, but the American flag.

As she came alongside us, we saw the American flag flying half-mast and her entire crew topside standing at silent, rigid attention in their dress uniforms. They had made a sign that was displayed on her side that read "We Stand By You." There was not a dry eye on the bridge as they stayed alongside us for a few minutes and saluted.

It was the most powerful thing I have seen in my life. The German Navy did an incredible thing for this crew, and it has truly been the highest point in the days since the attacks. It's amazing to think that only a half-century ago things were quite different. After Lutjens pulled away, the Officer of the Deck, who had been planning to get out later this year, turned to me and said, "I'm staying Navy." I'll write you when I know more about when I'll be home, but this is it for now.

Love you guys.



*(Lutjens, a German destroyer, flies the Stars and Stripes at half-mast as it passes *USS Winston Churchill*, its crew in full dress and standing at attention in a ceremony called "Manning the Rail" usually reserved for heads of state. The hand-lettered sign carried a message, "We Stand By You.")*

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'We Stand By You'...*

*"It was the most
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Attention Active Duty Personnel...

Unhappy with SGLI Spouse Deductions? There's still an opportunity to opt out.

The December 31st deadline has come and gone for active duty married personnel wishing to opt out of SGLI spouse coverage at no charge. However, the opportunity



to cancel SGLI Spouse Coverage still exists. *(You just will not be reimbursed for any premiums already applied to your paycheck.)*

The automatic spouse coverage went into effect November 1st of last year. Using military records as reference, SGLI premiums were based on spouse's age and deducted from military pay each month. Depending on a number of factors, troops could see anywhere from an additional \$9 up to as high as \$55 per month deducted from their paycheck.

The SGLI program does not make the distinction between spouses who are military members themselves and those who are not. Therefore, military members – already covered by SGLI and married to other military members – will be automatically enrolled and seeing

FOUR deductions from combined income.

However, as Department of Defense director of compensation, Capt. Chris Kopang explains, enrollment in the program is not mandatory. Participation is voluntary, but the initial enrollment is automatic. Military members deciding they do not want coverage for their spouses will have to dis-enroll them to reverse the automatic registration.

Kopang says troops who don't want spousal SGLI coverage need to visit their military personnel office to fill out and submit an 8286A form. These forms, along with complete SGLI Spouse Plan information, are also available on the VA Web site: www.insurance.va.gov/forms/8285A.pdf Access to these forms and guidance in filling them out can be found on USBA's web site: www.usba.com.

USBA TWO for ONE® Family Insurance Plan

The Sensible, Money-Saving Way to Cover Both Heads of the Family With One Low Premium

Who needs the most life insurance – husband or wife? The real answer is both, because the loss of either can leave the survivor with a real financial challenge to add to his or her grief. For some, it's the need to replace a lost income; for others, there are extra costs for child care and home management.

A few years ago USBA designed an affordable and innovative solution to this problem. It's called the TWO for ONE® Family Insurance Plan, and it covers both spouses equally for the same coverage amount and pays on whoever dies first.

There's just one low monthly premium . . . and there are coverage options that let you assure your family of the financial protection it needs – from \$50,000 all the way up to \$400,000.

For one typical couple, we'll call them Rob and Susan, USBA TWO for ONE® insurance means there'll be money for college for their two kids. Without this protection, Rob might be able to support the family on his salary alone, but between extra costs and the loss of Susan's income, he'd be struggling to put money away for college. And while Susan earns a good salary, it would be very difficult for her to

take care of expenses by herself, much less save for the future.

Yes, each could have separate policies, but the USBA TWO for ONE® plan lets them buy a bigger benefit for their premium dollar. Plus the assurance that the surviving spouse can get new coverage of an equal or lesser amount without underwriting.

There are other provisions that make this our most popular policy, including some that are particularly meaningful

for USBA active duty and military reserve members:

- *No war clause. Service- and combat-related deaths are covered. (Reduced benefits for military flyers under age 37.)*
- *You can take it with you. You can keep your coverage when you leave the military.*
- *For the qualified beneficiary, access to \$10,000 emergency death payment with just one phone call to USBA. That's money you can use for immediate expenses, while other funds and benefits are still being processed.*

Today's budget-conscious family appreciates the affordability of covering "2 for 1"



Furthermore, as a USBA TWO for ONE® policyholder, you'll be eligible to purchase up to \$5,000 of coverage on each of your eligible dependent children for as little as \$1.50 per month. You can add \$40,000 in Accidental Death and Dismemberment benefits for both you and your spouse, for just \$4.00 per month.

With all these advantages, it's no wonder the USBA TWO for ONE® policy is our members' most popular choice. If you'd like more information, call us at 1-800-368-7021 today, or visit our web site www.usba.com for more details and rate quotes.

It's Time for a Fiscal Fitness Review

Are you looking for ways to make your financial future more secure? It's time to get your financial house in order.

Now is the time to gather your tax paperwork, take stock of your finances and review your insurance policies for correct coverage.

To be sure you're ready when April 15th rolls around, call your accountant for a list of items needed to prepare your tax return. If you prefer to do your taxes yourself pick up the latest edition of TurboTax for your computer. Pull out your paperwork from last year and review your deductions and receipts. Then gather your bank statements and receipts –



places to keep your savings by taking into consideration such factors as family needs, your risk tolerance and the number of years you have to invest. Then put your money where it

will earn the most.

Interest rates on credit cards also change. Check out what you're currently being charged and shop around.

During the past year, your insurance requirements may have also changed. Will any of your children become ineligible under your current policy? If so, what options are available to cover their needs? Does your plan still meet your needs, or could you save more with USBA TWO for ONE®, for example? Whatever your

question, specially trained product specialists [at USBA are available to offer advice on all of your options to help you decide which products best fit your needs. To reach the center, call 1-800-368-7021.

The USBA web site is another great resource. Current information on insurance plans is always a click away at www.usba.com.

Commonly used

USBA forms including Change of Name, Change of Address, Account Information Authorization and Checkmatic Automatic Bank Withdrawal Authorization can be completed in minutes to make your life easier.

USBA Contact Information

Member Service: 1-800-368-7021

www.usba.com

usbamemb@usba.com

(for account issues or questions)

usbainfo@usba.com

(for new product information)



along with those envelopes marked "Important Tax Information" which are probably floating around somewhere in a drawer or shoebox – and organize them in an accordion file for easy access.

While you're doing this paperwork, check the interest rates you're earning on your savings accounts and compare. Consider diversifying your insurance and investment portfolios. Determine the best

PRESIDENTS' PERSPECTIVE

Secure Your Future by Safeguarding Your DD 214



Larry G. Vogt
Rear Admiral, USN (Ret.)
President/CEO

It's a normal human instinct to want to protect our loved ones and valuable items. You undoubtedly became a USBA member because we offer you specially designed and priced insurance programs that help secure your family's financial future. But

when you joined USBA, you became a member of our "family" and we want to make you aware of other areas that need protection – and one of these is your discharge record, your US Armed Forces DD 214.

The importance of this document cannot be overstated. Beside authenticating your years of service, this document lets you access a number of VA benefits and, depending on your status, the military health system. If your retired military ID is lost, this document will be the basis for the replacement of that ID card which, in turn, permits access to military installations, Space-A travel opportunities, commissary privileges, etc.

While many have filed the DD 214 with the county courthouse of the city in which they reside, it's important to realize that, in doing so, that document becomes part of the public record. Be aware...the information it contains may now be accessible to other individuals. How?

In some cases, DD 214 information may be accessed through the public court computer system. In other instances, a county clerk may provide a certified copy of the DD 214 to an individual after simply verifying a SSAN. Realize that false identification is relatively easy to acquire and, once a certified copy of the DD 214 is obtained, it becomes possible (with picture ID) to obtain a retired military ID card.

Today, stolen identities are used illegally to obtain cash, credit, goods and services...all in the name of the unsuspecting victim.

Don't become that victim. Learn whom the system allows to access your documents. If you're not comfortable with the level of security given your personal information, store it elsewhere. Be certain it's protected from theft, fire, water, etc.

Safeguard your identity...safeguard your documents. You'll gain additional peace knowing you've done all you can to avert a potentially huge headache.

Sincerely,

Larry G. Vogt
Rear Admiral, USN (Ret.)
President/CEO

USBA Board Member Wins AMA Award

USBA board member, Lt. General Paul K. Carlton, Jr. MD, was recently presented with the Dr. Nathan Davis Award by the American Medical Association, in recognition of his outstanding service in the advancement of public health.

A member of the board for USBA for nine years, Carlton is also Surgeon General of the United States Air Force. General Carlton was selected for his contribution in redefining the mission of the Air Force Medical Service. That mission includes not just the support of the Air Force’s wartime activities, but also its readiness to rapidly deploy medical assets to respond to humanitarian and disaster situations.

This capability enabled the Air Force to respond to the World Trade Center disaster and put 500 medics on the ground in New Jersey, with a full inpatient hospital and a 250-bed medical staging facility – all



On Active Duty – Lt. Gen. Paul K. Carlton Jr. MD, (right), Air Force surgeon general, directs emergency medical efforts at the Pentagon on Sept. 11.
(Photo by Tech. Sgt. Jim Varhegyi)

in place and operational just slightly more than 24 hours after the attack.

A highly committed advocate of Tricare for Life, Gen. Carlton has been instrumental in the successful efforts to restore promised medical care to “our great American patriots” – including both active and retired military.

Honored as a distinguished graduate of the U.S. Air Force Academy, the General received his MD from the University of Colorado in Denver. He is a practicing

surgeon, a fellow of the American College of Surgeons, and has served as the Air Force governor of that organization.

This recent award is just one of the many General Carlton has earned. His military awards and decorations include the Distinguished Service Medal, Legion of Merit with Oak Leaf Cluster, Meritorious Service Medal, Air Medal, Air Force Commendation Medal, and National Defense Service Medal with Service Star.

Sources: www.deepwell.com and
[Air Force Link \(www.af.mil\)](http://www.af.mil)

MEMBER BRIEFING

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