



“As a corporation, USBA will be even stronger and better able to serve you.”

USBA’s New Incorporation Will Enhance Service

We’re pleased to announce that the membership voted on Sept. 30 to change the structure of USBA from an unincorporated association to a non-profit corporation.

I want to personally assure each of you that your insurance coverage will not be affected in any way. We will continue to provide the same high-quality insurance products and customer service you’ve come to expect from

USBA.

Why did we decide to make the change?

Operating as a corporation provides much

greater legal protection to Members and Officers of USBA. In addition, the use of a modern corporate structure gives us more flexibility and certainty in our business operations. We will now be able to take advantage of benefits that

were not available under our old structure. As a corporation, USBA will be even stronger and better able to serve you.

Our official name, mostly for legal use, will now be

“Uniformed Services Benefit Association, Inc.” For everyday use, we’ll continue to call our association simply “USBA.”

Other recent changes at USBA include the retirement of **Virginia Transue**, who served for many years as our Vice President of Information



Larry G. Vogt
President/CEO

President’s Perspective

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Member Briefing

A Newsletter for
Members of the
Uniformed Services
Benefit Association, Inc.

Answering Your Most-Asked Questions...

Our Fifty Plussm Whole Life Plan

When you’re young, term insurance can provide protection for relatively low cost. But as you get older, the price goes up, or the coverage goes down, or both. If you’ve now reached age 50 or so, you may be ready to look at other options.

One plan you’ll want to consider is USBA’s Fifty Plussm Group Whole Life. To help you decide, here are answers to some of the most-asked questions about Fifty Plus:

Q: *How can USBA’s Fifty Plus plan help with my changing life insurance needs?*

A: Maybe you have finished raising your family and have paid off your mortgage. If so, you may not need as much coverage as younger families. Yet, you may want guarantees that your coverage will be there for your family when it’s needed – no matter how long you

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Our Fifty Plussm Plan



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live.

Fifty Plus offers you these valuable guarantees: Your coverage will never go down. The price will never go up. You can keep it as long as you live, provided your premiums are paid on time. And your coverage will develop cash value at a guaranteed rate.

Q: *What is the age limit on eligibility for this plan?*

A: This insurance is available to you if you are a USBA Member or Associate Member ages 50-74. And

your coverage can continue as long as you live provided you pay your premium when it's due. Neither USBA nor New York Life can cancel the Group Policy.

Your coverage can continue as long as you live.

the United States, can I still apply for coverage?

A: Yes. If you live outside the United States and are not at an APO/FPO address, you must be a U.S. citizen.

Q: *If I'm a military or commercial flyer, will I receive less protection or have to pay higher premiums?*

A: No. You'll receive the same level of coverage at the same cost as non-flyers. And you won't have to buy additional riders or accept a reduced death benefit.

Q: *How much coverage can I get?*

A: You may request USBA Fifty Plus coverage in amounts from \$5,000 to \$25,000 (in \$1,000 increments). If you need more than \$25,000 coverage, please call us at 1-800-821-7912 for a quote on USBA's Group Whole Life coverage.

Q: *Can the amount of my coverage ever be decreased because of age or poor health?*

A: No. The coverage amount you choose will remain the same regardless of your age or health.

For complete details see our USBA Fifty Plus Plan brochure, check our Web site at www.usba.com or call us at 1-800-821-7912.

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: "Attn.: Newsletter" at address above or call 1.800.821.7912
Web site: www.usba.com*

Moving Up by Degrees ...

Dietrich Scholarship Winners Are Announced

Working to achieve higher degrees of success are the three latest winners of William A. Dietrich Memorial Scholarship awards.

Each winner receives a \$2,000 grant commemorating USBA's former Executive Director and President, the late MajGen **Bill Dietrich**, USAF (Ret). Recipients must be graduating high school seniors who are sons or daughters of USBA Members in good standing. Other requirements include a strong scholastic record and exceptional involvement in school and community activities. (To receive an application for a current high school senior, contact USBA.)

Representing USBA Services, Inc. was **Ron Culver**, CMS, USAF (Ret), who recently visited the homes and schools of each stateside selectee. The three students receiving framed certificates were **Ashley Foster**, Mitchellville, Md.; **Theresa Mangahas**, Redmond, Wash.; and **Jeffrey Runyan**, Yakota, Japan.

Congratulations to our three outstanding young adults who join a long list of talented sons and daughters of USBA Members.



Top Photo: Ashley Foster, Mitchellville, Md., is attending Pepperdine University in California, majoring in mathematics. Her parents are Percy and Debbie Foster.

Center Photo: Theresa Mangahas, Redmond, Wash., is accompanied by her parents, Armando and Estrella Mangahas. She is majoring in biochemistry at Seattle University.

Bottom Photo: Jeffrey Runyan, Yakota, Japan, is attending the University of Nebraska in Lincoln, majoring in computer science. With him are his parents, Paul and Robyn Runyan.

USBA Board Members For Fiscal Year 2001



Top Left: Board of Directors, 2000-01, left to right, Rear Admiral Larry Vogt, USN (Ret.); General Walter Kross, USAF (Ret.); Commander Larry Golden, USN (Ret.); Vice Admiral Lee Gunn, USN (Ret.); Lieutenant General Steven Arnold, USA (Ret.); Mr. Joe Insinga, SES (Ret.); and Lieutenant General Paul Carlton, USAF.

Top Right: Board of Advisors, 2000-01, left to right, Major General Alfred Valenzuela, USA; Mr. Thomas D'Agostino, SES, Command Sergeant Major Miquel Buddle, USA, and Lieutenant Colonel Jacqueline Harry, USAF. Not pictured: Vice Admiral John Grossenbacher, USN; Major General Dennis Krupp, USMC; Colonel Toreaser Steele, USAF; and 2nd Lieutenant David DelPrado, USAF.

Left: Family Advisory Council, 2000-01, left to right, Mrs. Beth Ann D'Agostino, Mrs. Jeanne Golden, Mrs. Esther Valenzuela, Mrs. Susan Arnold, Mr. Robert Harry, Dr. Lily Gunn, Mrs. Marion Vogt, and Mrs. Sara Buddle. Not pictured: Mrs. Katherine Grossenbacher, Mrs. Patty Krupp, Mr. Kenneth Steele, Mrs. Tiphney DelPrado, Mrs. Kay Kross and Mrs. Jan Carlton.

How You Can Increase Your Family's Protection

Is enough life insurance too expensive for your family? USBA has an affordable suggestion that can help: Consider getting an Accidental Death and Dismemberment (AD&D) plan such as USBA's Super AD&D.

Super AD&D pays if you're killed in a covered accident. (Accidents are a leading cause of death, especially at younger ages.) It also pays for covered serious injuries including loss of sight or limbs.

Both your life insurance and Super AD&D benefits will be paid to your survivors if you die as a result of a covered accident. As little as \$5.05 a month can insure your entire family. (Member Only coverage is also

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President's Perspective *continued from the front*

Systems. We wish Virginia the best in her well-deserved retirement. Ably filling that position is **Meredyth Melcher**, who has been promoted to Vice President of Information Systems. She also has years of experience working in our IS department.

Our commitment to you remains as strong as ever. If you have questions about USBA's new status as a corporation, we invite you to call our special hotline at 1-800-368-7035 for helpful information. And as always, you're welcome to call our Member Services Department at 1-800-821-7912 with any questions about USBA or your USBA coverage.

Sincerely,

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



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

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Permit #754
Kansas City, MO

Increasing Your Family's Protection ... *Continued from page 3*

available for only \$3.00 a month.)

Because so many USBA Members are married with children, we've negotiated some extra benefits when you

purchase family coverage. For example, if both you and your spouse have Super AD&D coverage and either of you dies in a covered accident, the survivor gets an additional six monthly payments of 1% of your coverage amount. Even at the lowest level, that's six payments of \$500 or an extra \$3,000 – in addition to the death benefit.

Also, your insured children who are in college (or are within 12 months of attending) when you die

from a covered accident will receive 2% of your coverage amount each year for the following four consecutive years, as long as they are full-time college students. (That's at least \$1,000 a year to help with college expenses.) If no insured child qualifies for this benefit, a 4% lump sum payment will be paid upon the Member's death.

For complete details see our Super AD&D Plan brochure, visit our Web site at www.usba.com or call us at 1-800-821-7912.

MOVING?

**Be Sure and
Let Us Know**

If you're on the move, be sure to give USBA your new address to ensure that you continue receiving our mailings.

Simply request a change-of-address form. When you return the completed form, please also include the following information:

- When the change will become effective.
- Whether any family members will have a different address.
- A "Home of Record" address (such as a family member) to use for forwarding in case we don't receive information on any future address changes.

If you prefer, you can call us at 1-800-821-7912, or send your address change by e-mail to: usbamemb@usba.com

Coming Soon! Forms on USBA's Web Site

Soon you'll be able to obtain many of the USBA forms you need – immediately, without delay.

You'll be able to go to our Web site at www.usba.com and print your own copies. Some of the most commonly used forms include:

- Change of name.
- Change of address.
- Account Information Authorization. (*For example, you can authorize your spouse to check on coverage level, premium, etc.*)
- Forms to start or change a military allotment or Checkmatic

(*automatic bank withdrawals so you don't have to write checks and mail your payment*).

These forms will be part of our overall site redesign, scheduled for completion in December. In addition, an improved Member section will be able to provide quotes on our Generation 3sm Blended Whole Life product.

These improvements are further examples of how USBA is working to make Members' lives easier. If you have suggestions on other services we could offer, please let us know by phone, fax or e-mail.