

# USBA



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

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Volume 46, Issue 1

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## Spouse monument plan gains support

An effort is underway to honor the millions of American military spouses supporting their husbands or wives in the fight for freedom since America's founding. Due to the efforts of two military spouses – Nicole Alcorn and Karie Darga – the first steps toward a monument to honor the courage and sacrifice of military spouses have been taken. Representative Thelma Drake (R-VA, 2nd) recently introduced The Military Spouses Memorial Act of 2007 (H.R. 3026) to authorize a monument to be erected in the Washington DC area.



Photo Credit: Department of Defense

"This legislation represents an important step in fulfilling Nicole and Karie's vision of bringing recognition to the sacrifices all of our military spouses have made," says Rep. Drake. "With their unyielding strength and support, our military spouses provide the backbone of our Armed Forces. This monument will

be a fitting tribute to the wives and husbands who are representative of everything that our men and women in uniform fight to protect." Alcorn is a military spouse whose husband is now deployed and is also the daughter of a military widow. Darga lost her husband, Paul, in Iraq.

Alcorn and Darga, who first met when their husbands deployed together, started brainstorming the idea of a military spouse memorial in April. "This monument gives America the opportunity to say thank you to the millions of military spouses and widows, both male and female, past and present for their unwavering support of their military loved one," explains Alcorn. "The selfless service of the military spouse from 1776 forward has made this group of individuals the unsung heroes in the formation and development of this great nation."

Alcorn is optimistic about the bill's expected success. Once the legislation is passed, the women will select three locations and three designs that will be overseen by the National Park Service and the National Capital Planning Commission. "The government will then determine which location and design is appropriate," she explains.

"We will form an historical committee of military history experts to help us accurately represent military spouses and their contributions from all generations," adds Darga. One possible location might be Arlington National Cemetery.

(continued inside)

## PRESIDENT'S PERSPECTIVE

### Annual Insurance Checkup is the Core of "Preventive Medicine"



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

I realize insurance is not a fun topic for discussion. No one – including me – wants to think about "worst case scenarios" – dying prematurely, losing property as a result of a natural disaster, having an accident, or suffering from a serious injury or disease. Even so, it's not a topic any of us should shy away from.

At this point, you may be thinking, since you're already a policy-holding USBA member, you can take a pass on reading the rest of this column. And *that's* exactly why you should keep reading.

That's because it's important to remember the purpose of insurance is to protect you and your family against risks you face, and because the risks you encounter change over time ... your insurance needs also change over time.

Our lives change constantly. The key to keeping your insurance – life, health, home and auto – up-to-date is to make sure your policies purchased long ago are still sufficient to meet your needs right now. It's important to take an active role in managing your insurance which is

(continued inside)

# Early Detection Could Save Your Life

On average, one of every ten Americans screened this year found an unexpected disease early enough that they were able to seek medical treatment or a cure, according to the U.S. Preventative Services Task Force (USPSTF). The task force, a leading independent panel of private-sector experts in prevention and primary care convened by the U.S. Public Health Service, wants to motivate individuals to get preventive health screenings to become aware of signs and symptoms so they can make informed decisions for themselves whether it is lifestyle or medical choices.

For many people, getting a preventive health screening may turn out to be the most important health care decision they could make. That's because knowing your propensity for certain diseases or conditions can create a pathway to improving one's health. It's also an easy way to get peace of mind that you don't have something or – if you do – you can address it before it becomes a critical issue.

Some health insurance plans contain provisions for early detection screenings for specific diseases and conditions ... but not every provider does this. And most physicians can only order “diagnostic tests” if you're experiencing symptoms – not as a preventive measure.

If you rely on this as your only means for “surviving,” you could be taking a risk something will be detected in the latter stages – when treatment is either more costly or the outcome less optimistic.

In several instances, a body's warning signs often come too late. For instance, statistics from the National Stroke Association indicate that more than half of individuals who have a stroke show no symptoms prior to the attack. The vast majority of individuals who have an abdominal aortic aneurysm also have no symptoms. The mortality rate of a ruptured AAA is greater than 80%. Osteoporosis is another “silent” disease that can be detected, prevented and treated. It is not an inevitable fact of aging.

Preventive health screening service providers can fill this gap between insurance provider restrictions and physician limitations. Because of the effectiveness of early detection, USBA has established a relationship with Life Line Screening - one of the nation's most popular screening services. Special member exclusive pricing will be available to USBA members in early November 2007. (Please refer to our website beginning in November for details.)

Life Line Screening offers four ultrasound screenings and three blood tests. The ultrasound tests include: Carotid Artery screening, the Abdominal Aortic Aneurysm screening, Ankle Brachial Index, and the Osteoporosis screening. The carotid screening will detect

fatty plaque buildup within the artery, which could cause a stroke. The Abdominal Aortic screening is to detect enlargements in the blood vessel, the aorta (the largest blood vessel in the body that supplies blood to the major organs). The Ankle Brachial Index test detects plaque build up in the arteries of the lower extremities, and the Osteoporosis screening will identify future risk for bone fractures. Their cost for each vascular test is \$45 and the osteoporosis screening is priced at \$35. USBA exclusive discounted prices will be available to members in November - stay tuned to [www.usba.com](http://www.usba.com) for details. There is also a C-reactive protein test – a new indicator for stroke or heart disease, a diabetes test as well as a complete lipid panel test.

To get a schedule of pertinent health screenings for men and women, visit the website for Agency for Healthcare Research and Quality ([www.ahrq.gov](http://www.ahrq.gov)). The site's information can be viewed in both English and Spanish. Or you can reference the USPSTF's chart below.



*It's an easy way to get peace of mind...*



Suggested Preventative Health Screenings				
Service	Goal	Age: 19 to 39	Age: 40 to 64	Age 65 and older
Comprehensive screening exam	To promote wellness	Frequency should be tailored to age and health status. Consult your health professional.		
<b>Diagnostic Testing</b>				
Blood Pressure	To identify high blood pressure	Every 2 years for all ages		
Cholesterol	To reduce risk of heart disease	At least every 5 years		
Diabetes screening	To test for diabetes	Depends on risk factors and age. Consult with your health professional.		
Colon cancer screening: Options include: Stool blood (fecal test) Sigmoidoscopy, Colonoscopy, Barium enema	To detect colorectal cancer	After age 50: frequency depends on test FOBT: every year Sigmoidoscopy: every 5 years Colonoscopy: every 10 years Barium enema: every 5 years		
Sigmoidoscopy or colonoscopy	To detect colorectal cancer or large polyps	Every 5 years beginning at age 50		
Vision exam	To test vision and screen for glaucoma	Discuss with your health professional.		
Hearing test	To monitor hearing	Every 10 years	Hearing loss increases at age 50 so discuss frequency of tests with your health professional.	
<b>Men Only</b>				
Prostate-specific antigen (PSA)/DRE for prostate cancer	Blood test to detect prostate cancer	Guidelines vary. Discuss with your health professional.		
<b>Women only</b>				
Mammogram and clinical breast exam	Early detection of cancer	Every 1 to 2 years starting at age 40		
Cervical cancer screening/pelvic exam	To detect cervical and ovarian cancer	Every 1-3 years depending on risk	Every 1-3 years depending on risk. Over age 65, if negative on previous screens, at your health professional's discretion.	
Rubella antibody	To determine rubella immunity	One time prior to first pregnancy		
Osteoporosis	To identify those at risk	At least once after age 65; earlier for high risk women		

*This chart outlines the various screenings recommended for certain age groups. Sources: U.S. Preventative Services Task Force.*

# TRICARE Changes Mean Good News for Reservists and National Guard

Starting this month, TRICARE Reserve Select (TRS) will be available year-round to all active drilling National Guard and Reservists (except those eligible for FEHBP). TRS eligibility will no longer be dependent upon a service member's mobilization status or access to an employee-sponsored health insurance plan. The three-tiered premium structure is also eliminated, effective October 1, 2007.

Service members that were enrolled in TRS prior to October 2007 have been automatically disenrolled and must re-enroll under the new TRS program. The program now offers continuous open enrollment.

TRS pays 80 percent of approved benefit costs and the remaining 20 percent cost-shares are paid by the member along with deductibles. (Check TRICARE website for details.) The program offers Member-only and Member-and-Family coverage. Members must purchase TRS coverage for themselves in order to cover their families.



Costs include a monthly premium of \$81 for Member coverage and \$253 for Member-and-Family coverage, annual deductible (E-5 and up: \$150/member, \$300/family; E-4 and below: \$50/member, \$100/family) and cost shares (including co-payments and excess charges) similar to the TRICARE Standard program. (Note: To help limit your out-of-pocket expenses, USBA offers a new TRS insurance supplement that complements your TRICARE coverage. See below for details.)

To sign up for TRS, visit the Guard and Reserve portal at [www.dmdc.osd.mil/appj/trs](http://www.dmdc.osd.mil/appj/trs) where you can download the new TRS request form (DD Form 2896-1). After printing and signing the completed forms, simply submit them – along with one month's premium payment

to your TRICARE Managed Care Support Contractor. For more information, visit: [www.tricare.mil/mybenefit/home/overview/Plans/RestructuredTRS](http://www.tricare.mil/mybenefit/home/overview/Plans/RestructuredTRS).

## USBA DEBUTS NEW TRICARE SUPPLEMENT PRODUCT!

Thanks to recent changes in the DoD's TRICARE Reserve Select (TRS) program, eligible members of the National Guard and Reserves have greater access to this health coverage program.

Even though TRICARE pays a generous share of civilian medical bills, out-of-pocket expenses can mount up quickly and your cost share might be substantial. That's why teaming your TRS coverage with a TRS supplement is a smart way to get great health insurance protection at affordable group rates.

With that in mind, USBA has partnered with the National Guard Association of the U.S. (NGAUS) and its sister association, the Enlisted Association of the National Guard of the United States (EANGUS), to offer Guardsmen a product designed to work with TRS coverage and provide a great value. We have also teamed with the Naval Reserve Association (NRA) and the Enlisted Naval Reserve Association (NERA) to help promote the program to Naval Reservists as well.

The USBA TRICARE Reserve Select Supplement is available to all eligible service members in the Reserve or National Guard. (See eligibility details to the right.) You do not have to be a member of NGAUS or EANGUS to apply for this protection. USBA and the Guard associations simply took advantage of the combined buying power of each association's members to develop this affordable group rate.

### DETAILS:

**What is it?** This supplement enhances your current TRICARE Reserve Select coverage by providing reimbursement of eligible out-of-pocket medical expenses for insured Reservists and National Guard service members and their families who are covered by TRS.

**Who is eligible?** All qualified National Guard and Reservists, their spouses and children who are eligible for TRS. Children must be under the age of 21 or under 23 years old if a full-time student.

Members must be covered by this supplement in order to enroll spouses or children. (Note: Retirees, ages 60 thru 64 do not qualify for TRS or this TRS Supplement but they DO qualify for TRICARE Standard and USBA's TRICARE Standard Supplement. See [usba.com](http://usba.com) for details.)

**Do I have to be a member of NGAUS, EANGUS, NRA or NERA to apply?** No.

**What does the TRS Supplement offer?**

- Guaranteed acceptance
- Pre-existing condition – 6 month waiting period  
(Pre-ex waived if signed up w/in 30 days of TRS enrollment)
- New conditions covered immediately
- No medical exam required
- Pays 100% covered excess charges – after annual deductible is met
- Pays cost shares – after annual deductible is met
  - 15% TRICARE network provider
  - 20% TRICARE non-network provider
- Low monthly premiums

**How much does it cost?**

### Monthly Premium Rates

Under Age 65	Member	\$7.00
	Spouse	\$7.00
	Each Child	\$6.00

**Where can I get more details?** Simply check the appropriate box on this issue's bind-in card and we'll mail you a free information kit. You can also call us at 1-800-821-7912 or visit [usba.com](http://usba.com) for more information.



## Spouse monument gains support

(continued from page one)

Darga says the movement has been receiving a lot of support. "We received backing of The Military Coalition (a group of 35 military related organizations that collectively represents 5.5 million active, reserve and retired military members and families)," she states. "We've been traveling to spread the word of this effort with ombudsmen and Family Readiness

Groups from several military installations and recently received our first organizational donation."

Among their supporters are The Patriot Guard, VFW, Ladies' Auxiliary, Gold Star Wives and the National Military Family Association, to name a few. More information and details on how to support this effort can be found at [www.militaryspousemonument.org](http://www.militaryspousemonument.org).

## Time for a checkup?

The new year is right around the corner and will be here before you know it. And with that comes the annual task of getting papers in order for tax paying season. This year, why not tack on another chore that is just as critical to your financial well-being? An insurance checkup.

When was the last time you reviewed your insurance policies? If you have insurance, is it enough? Do you even know what enough is?

**Life insurance:** Are you happy with your current USBA policy or have you had some significant life changes since the day you purchased it? If so, you might want to consider our new 10-Year Level Term policy or investigate USBA's Generation 3. If you'd like to review your current insurance, we're happy to help. Simply call us from 8:00 am to 4:30 pm CST at: 1-800-821-7912 for a consultation.

**Homeowners' insurance:** It's always good to review whether you have the maximum home replacement coverage on your house and its contents. Consider whether your current premium is the best price available for you. Remember, you're eligible for some exclusive discounts through our relationship with MetLife Auto & Home. They offer a number of policies to meet all of your property insurance needs, including: Boat, Home, Fire, Renter's, Mobile Home, Condo, Personal Excess Liability ("Umbrella"), Recreational Vehicle, and Landlord's Rental Dwelling. Visit [usba.com](http://usba.com) for details.

**Auto insurance:** If you're driving an older car, you might want to consider dropping your collision coverage if its damage wouldn't be a financial burden to you. Or think about raising your deductible amount and put the money you save in an account for your next car. Also, keep in mind if you combine your home and auto insurance at the same company, you're likely to get a discount. (That's another reason to check out MetLife at [usba.com](http://usba.com).)

**Health insurance:** If you're eligible for any of the TRICARE plans or currently have TRICARE coverage, you might want to think about supplemental insurance to cover those out-of-pocket costs that could get out-of-control quickly if a catastrophic event might unfortunately happen. USBA offers affordable TRICARE Supplement Plans that can complement your TRICARE coverage. You can check them out at [usba.com](http://usba.com).



### PRESIDENT'S PERSPECTIVE

why USBA recommends you make it a practice to schedule an annual year-end review of all your insurance.

We're happy to help you do that. You can always contact USBA if you want guidance in reviewing your current coverage. I'm proud of our staff which is very friendly and sincerely caring about each member who calls them.

Or you can visit [usba.com](http://usba.com) to learn more about all our products including the newest one, our 10-Year Level Term plan. You'll also find information on our site about MetLife's Property and Auto insurance program which offers some attractive USBA-member only discounts. This may also be a good year to consider the value of signing up for one of USBA's TRICARE Supplement plans which help with your out-of-pocket health insurance costs.

Something else to keep in mind as you review your insurance needs. The financial strength of the companies insuring you. We work with the best in the industry, New York Life Insurance Company, Hartford and MetLife. NYL recently received a triple-A rating by Standard & Poor's -- the highest rating they offer. In fact, NYL now holds the industry's highest possible ratings for financial strength from all four major rating agencies.

As this year draws to a close and we begin to think about the upcoming holidays, let me be the first to wish you a memorable season. Hopefully, you'll find a moment here and there during this time of celebration to also create a new year-end tradition: your annual insurance check-up.

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

### Please let us know ...

If anything in your personal profile has changed.

Did you move? Did your marital status change?

Have you stopped (or started) smoking?

These are some examples of information we need to keep your profile current. Call 1-800-821-7912 or email Member Services at [usbamember@usba.com](mailto:usbamember@usba.com) and we'll update your information immediately.

## 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.

# 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 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

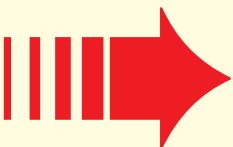
*Nonaffiliated third parties are companies not controlled by USBA.*

- 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, 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.

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*Thanks for helping us keep postage costs down.*



# WHAT'S HAPPENING AT USBA?

Remember the deadline for applying for the William Dietrich Scholarship is March 31, 2008! The scholarship commemorates former USBA Executive Director and President, the late Maj. Gen. William A. Dietrich, USAF (Ret.) and is



awarded every year to a child or grandchild of a USBA

member in good standing who is a graduating high school senior. The non-renewable \$2,000 grant may be used at the recipient's discretion for tuition, room and board. To be considered for the 2008 award, applications must be received at USBA no later than the deadline. For more information or to download an application, go to [www.usba.com/member/Dietrich.html](http://www.usba.com/member/Dietrich.html).



The USBA board of directors met at USBA headquarters this past September for the annual meeting. Pictured here are (sitting left to right) Supernumerary CNOCM(SS) Donald R. Kultti, USN (Ret.); RADM Charles B. Young, USN (Ret.); Supernumerary LtGen Earl B. Hailston, USMC (Ret.); and Col. Joseph J. Maguire,

USAF (Ret.) SES. (Standing left to right) MG Terry L. Tucker, USA (Ret.); CSM Steve R. Slocum USA (Ret.); President and CEO Col Jerry V. Patton, USAF (Ret.); Vice Chairman Lt. Gen Paul K. Carlton, Jr., USAF (Ret.); Chairman, LTG William M. Steele, USA (Ret.) and Secretary Mr. Joseph P. Insinga, SES (Ret.)

## MEMBER BRIEFING

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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).

Fall 2007

Get future issues via email – Details Inside!

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