

We've Moved!

USBA moved its national headquarters this past Fall from Kansas City, Missouri to Overland Park, Kansas – just a bit over the state line.

“A large percentage of our workforce will now be living closer to work as a result of this move,” states USBA’s President/CEO, Larry Vogt, Rear Admiral, U.S. Navy (Ret.). “USBA will also be enjoying greater cost efficiencies as well as an even more favorable quality of work life in these new surroundings.”

USBA’s new mailing address is P.O. Box 25956, Overland Park, Kansas, 66225-0956. The local telephone number is 913-327-5500 but the USBA’s toll-free number, 1-800-821-7912 will remain the same.

MILITARY REUNIONS

(continued from front)

Director, Sue Struve. “Anyone who has served in the armed services feels a special camaraderie with his or her service mates, and reunions are one way they can keep in touch.”

Because many military alumni organizations are run by volunteers, it is not easy to keep track of the exact number of them. But Armed Forces Reunions, Inc. President, Ted Dey, estimates there may be as many as 10,000 military reunion meetings each year. His event-planning company handles about 80 a year.

Stuve says the service which was launched on the website www.navalinstitute.org in May of 2003 has listed 3,500 postings since its inception. “Our online service was carefully designed to allow reunion organizers to enter all relevant information about their upcoming reunion and allows attendees to sign up on the site,” she explains. The service lists reunions for all branches of the armed services.

Other sites to visit if you are trying to track down a reunion in connection with your own

military history or planning to hold one include:

Military Now (Includes listings and various military-related resources and discounts) www.militarynow.com

Military Reunions to Remember (Offers reunion listings and event planning tips) www.mrtr.com

Military USA (Veteran databases as well as reunion listings) www.militaryusa.com

Military Locator & Reunion Service (Listing and locator service) www.mlrsinc.com

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. Or visit our Website: www.usba.com.

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

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USBA applauds government efforts to boost troop benefits – advises prudence.

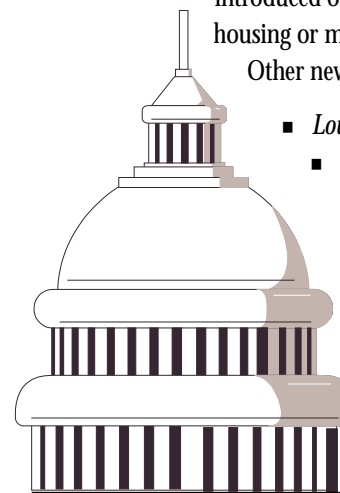
State and national governments are developing legislation to offer more generous benefits to troops on active duty and their families. The range of perks include tax breaks, free child care, life insurance policies and death benefits.

The surge of new law proposals coming from the White House, Capitol Hill and various state legislatures is motivated by both a renewed patriotism and the desire to ensure troops can concentrate on fighting the war without worrying about life back home. At least 19 states have introduced or passed bills establishing relief funds for military families to help with housing or medical expenses, provide grants for retraining and college tuitions.

Other new state perks include:

- Louisiana is offering discount car insurance through tax credits.
- Kentucky has stopped charging members of its National Guard fees for birth/death certificates.
- California has created the Helping Heroes Child Care Program, which provides free child care for families with a parent deployed to Iraq (contingent on congressional approval).
- New Mexico has bought each of the state's National Guard members \$250,000 in life insurance, a concept also being considered by 22 other states as of this writing.

(continued inside)



MILITARY REUNIONS

Staying in touch with battle buddies big business

Military reunion listing services are booming thanks to the renewed patriotism that Americans are experiencing in the wake of 9/11 and Operation Iraqi Freedom.

Business is booming in Norfolk, Virginia, where an estimated two-thirds of their military reunions are for Navy veterans, according to Norfolk Convention and Tourist Bureau Communications Manager, Amy Jonak. “We host more than 10,000 delegates each year and brought in nearly \$10 million in revenue to the city last year.”

Customarily thought of as an activity for veterans of WWI and WWII, military reunions actually are connected to every era of service as well as all the branches. “Military reunions have always been popular and continue to be so,” says Naval Institute Military Reunions Service,

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PRESIDENT'S PERSPECTIVE

Our Choices Define Us



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

During the final month of Reagan's presidency, he told the story of a big ship, an American sailor, and a refugee. It was during the early 80s, at the height of the boat people, and the sailor was hard at work on

the carrier Midway as it patrolled the South China Sea. The sailor, like most American service members, was young, smart, and very observant. He and others of the crew spied on the horizon a leaky little boat. Crammed inside were refugees from Indochina hoping to get to America.

The Midway sent a small launch to bring them to the ship and safety. As the refugees made their way through choppy seas, one spotted the sailor on deck, stood up, and called out to him: “Hello, American sailor. Hello, freedom man!”

A small moment with a big meaning; a moment the sailor, who described it in a letter home, couldn't get out of his mind. A freedom man ... that's what it meant to be an American.

As Americans we know that freedom brings with it, among other things, a tremendous amount of choice. Choices, wisely made, have the power to change lives. In fact, the explanation for a person's success tomorrow, may often be found

Choices ... have the power to change lives.

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Military/DoD Among Most at Risk for I.D. Theft

Despite new fraud awareness and security measures, identity theft in the military continues to be a growing problem:

■ In April 2004 alone, 19 officers aboard the aircraft carrier *George Washington* had their identities stolen in a fraud ring that involved a crewmember.

■ Earlier this year, some of the nation's most influential former military and intelligence officials were informed they are at risk of identity theft after a break-in at a major government contractor netted computers containing the Social Security numbers and other personal information about tens of thousands of past and present company employees.

■ An e-mail circulating about a Navy retiree who had his identity stolen after filing separation papers at a county courthouse is no urban legend, according to Transition Center officials. Investigation revealed that a lawyer had stolen the retiree's identity as part of a list of several thousand military names, Social Security numbers, and other information. The common link among veterans on this list was that they had filed their Department of Defense Form 214 (Military Discharge papers) with local county courthouses so they always could get a certified copy if necessary. (Once the DD 214 is filed at a courthouse it becomes a public record. Some courthouses have put this information online, and even more plan to do so in the future.)

In response to the rise in identity theft cases, the Defense Finance and Accounting Service dropped the first five digits of Social Security numbers from pay statements and checks in spring 2004. Transition counselors are also now advising service personnel to consider safety deposit boxes for storing their DD 214.

Despite these steps, there is virtually no way to absolutely ensure dodging the bullet when it comes to avoiding becoming an identity theft victim. That's because even though you might take certain cautionary steps (see below) to avoid risk, you almost have no way to keep your personal data from being stolen from a data vendor.

Hearings on identity theft and information brokers are planned to be



held on Capitol Hill in the wake of news that ChoicePoint Inc. unknowingly sold personal data on millions of people to a group of con artists. The company gathers data from public records, including motor vehicle registrations, license and deed transfers, military records, names, addresses and Social Security numbers. While the impact of such a scam is just now beginning to surface – one California man had \$12,500 drained from his bank account – experts say the damage may be more insidious.

"People need to be on guard for another year or more," said Beth Givens, director of the Privacy Rights Clearinghouse, a nonprofit San Diego-based group that advocates for privacy laws. "One thing identity thieves will do is store information away until the heat is off."

If you do find yourself an identity theft victim, recovery will be a long hard journey through a bureaucratic maze. But you can take steps to limit the damage by enrolling in a service such as the one made available by USBA to its members: I.D. Theft Assist.

An annual fee of \$54 or \$59 (depending on individual or family membership) provides access to specially trained agents who can step in and advocate on behalf of the identity theft victim during the crucial 48-72 hours immediately following discovery of the crime. This service goes into action to correct problems and identify further costly damage. From monitoring credit reports, contacting creditors and authorities to legal support regarding fraudulent credit reporting.

While it can't prevent identity theft ... it can be one of your better lines of support if you should become one of the millions hit by this crime. To sign up or get more information, visit www.idtheftassist.com/usba. Or call 800-368-7024.

USBA applauds government efforts to boost troop benefits ...

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Lawmakers on Capitol Hill are also building on proposals to raise the death gratuity to \$100,000 from \$12,420 for military personnel killed in combat and combat-related training, and increase the Servicemen's Group Life Insurance (SGLI) maximum benefit to \$400,000 from \$250,000. The increased death gratuity and life insurance would be retroactive to October 7, 2001, to cover those killed while deployed in Operation Iraqi Freedom and Operation Enduring Freedom in Afghanistan.

"We support all these initiatives being proposed and more importantly, the motivation behind it," says USBA President/CEO, Larry G. Vogt, US Navy (Ret.). "It's not just good politics – it recognizes the moral obligation we believe every American citizen has to appreciate the sacrifices made by military families."

Vogt cautions USBA members impacted by some of these actions to exercise forethought if they are considering dropping their USBA life insurance policy for SGLI coverage. "In these difficult times, the security of additional life insurance protection is comforting to our loved ones," he explains. "It can bring great peace of mind to know our families will be taken care of, should the worst case scenario happen."

"I am not going to tell a serviceman to drop his SGLI coverage – these proposed boosts make it a smart decision to have such coverage while in a combat zone," says Vogt. "But, it's important to remember ALL the reasons for purchasing supplemental financial protection in the first place. Life is about transitions – children grow up, careers redirect, and lifestyles change – USBA's family of insurance products is designed to adapt to these changing needs."

Vogt points out life insurance is something everyone needs for *life* and not just for certain phases of it. "Ultimately, troops will leave the service and lose their SGLI," he states. "Purchasing and retaining supplemental coverage is a sound decision because it is the cornerstone of a family's financial security."

SGLI coverage terminates for military personnel 120 days after separation. Veterans Group Life Insurance (VGLI) provides for conversion to a renewable term policy of insurance protection after a service member's separation from service. VGLI is available regardless of health or disability, but while it might appear to be the most

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easily obtainable life insurance option at that point, it may not be the most comprehensive or affordable coverage.

VGLI's guaranty is what makes it expensive. Insurance is based on a risk pool and most VGLI policyholders are relatively high risk compared to the rest of the population because of health conditions due to a service-related event. Also, veteran's coverage is issued in \$10,000 increments up to \$250,000 and you may not apply for more than the amount of SGLI you had on active duty.

If a service member opts to drop supplemental coverage right now, he or she may find it difficult to get life insurance coverage outside VGLI in the civilian world after separation due to pre-existing conditions or other health related challenges.

"USBA's coverage goes with you into civilian life," explains Vogt. "Service members can take it with them when they leave the service – no reapplying, no converting to a new policy, no risk they won't be able to get life insurance later on, or that their spouse may become uninsurable."

Vogt adds that a USBA membership also provides advantages beyond life insurance coverage. Members can also take advantage of exclusively priced opportunities such as long term care insurance, identity theft assistance and Tricare supplemental insurance.



PRESIDENT'S PERSPECTIVE

(continued from front)

in the choices made by that person yesterday.

People strive for comfort, predictability and security in life. While we can't always choose our circumstances, we can plan and prepare for a better tomorrow by asking the right questions, identifying the real issues, and making the right choices today, before moving forward.

As Georgia State University professor David Schwartz says, "Where true success is concerned, people are not measured by family background or colleges attended; they are measured by the size of their thinking." And, I will add, by the choices they make as a result.

Whether we are leading organizations, leading families, or just leading our lives, our choices (freedom's choices), will determine who we are ... who or what we eventually become ... and the legacy we leave.

As important as any choices you'll ever make are those involving the financial safety and security of your family ... for the decisions made today will determine, in large part, the resources available to them in the future.

This is where we can help.

The products, the services, and the USBA people that bring them to you are here for one purpose: To make a positive difference in the lives of members.

Today isn't like yesterday, and tomorrow won't be like today. Yet, the positive spirit, professionalism, and faith in the future that permeates this Association has created an organization strongly positioned to continue serving your insurance needs now, and long into the future.

Wise choices remain key to the best possible future. Well thought-out, forward-looking choices will help ensure a better tomorrow ... a more secure tomorrow.

Keep USBA in mind. If you have life insurance questions or needs ... we can help.

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

10 TIPS TO PREVENT IDENTITY THEFT

- Report lost or stolen credit cards immediately.
- If you applied for a credit card and didn't receive it when expected, call the financial institution.
- Sign new credit cards immediately—before someone else does.
- Memorize your Social Security number and passwords. Don't use your date of birth as your password and don't record passwords on papers you carry with you.
- Never leave transaction receipts at ATM machines, on counters at financial institutions, or at gasoline pumps.
- Don't carry your Social Security card or birth certificate—leave them in a secure location.
- Don't disclose credit card or other financial account numbers on a Web site unless the site offers a secure transaction.
- Closely monitor the expiration dates on your credit cards and contact the issuer if you don't receive a replacement prior to the expiration date.
- Beware of mail or telephone solicitations that offer prizes or awards—especially if the offer asks you for personal information or financial account numbers.
- Watch for your monthly financial statements and bills. If you don't get them when expected, contact the sender.

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