



# MEMBER

# BRIDGING

Winter 2000 Online

## USBA Tricare Supplements Reduce Health Care Hassles



tired of health care hassles? Many Tricare enrollees are.

Here's the dilemma: if

you're like most people, you want the freedom to choose your own doctor. (But you're limited with Tricare Prime.) And you don't want to pay high cost shares and "excess charges". (They can be significant with Tricare Standard.)

If you haven't thought about it lately, here's our suggestion: Choose Tricare Standard (to get the most choice) and enroll in USBA's HIGH



OPTION/Active Duty Family Plan II supplement insurance plan (to help with costs). You'll get to choose your own doctor and have a voice in the medical treatment your family receives.

Your USBA HIGH OPTION plan takes care of your daily subsistence fees for inpatient care at military hospitals and your cost share for inpatient care in civilian hospitals. It also covers all of your allowable excess charges over the Tricare Standard allowed amount.

Our HIGH OPTION/Active Duty Family Plan II covers military retirees as well as spouses and dependent children of either active duty or retired military members.

Or, if you're enrolled in Tricare Prime and want to increase your choices, there's USBA's Prime Select (Plan B) supplement. Like the HIGH OPTION plan, USBA's Prime Select

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### President's Remarks

A philosopher once commented that an eagle's only obstacle to overcome is the air. Yet, if the air were withdrawn, it would fall to the ground, unable to fly at all. The very element that offers resistance to flying is the condition for flight.

The same law holds true in human life. A life free of obstacles and difficulties would reduce all possibilities and powers to zero. Outstanding people overcome the obstacles in their lives.

Bury a person in the snows of Valley Forge, and you have a George Washington. Raise him in abject poverty, and you have an Abraham Lincoln. Strike him down with infantile paralysis, and he becomes a Franklin D. Roosevelt. Burn him so severely that the doctors say he'll never walk again, and you have a Glenn Cunningham. Bring a black person into a society filled with racial discrimination, and you have a Booker T. Washington, a Marian

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# It Pays to be a USBA Member (Literally!)



These days, it seems many businesses are getting larger and larger. At the same time, good customer service is getting harder to find. We're determined not to let that happen at USBA.

We believe in treating our Members like family. Because you're so important to us, we offer you some very special benefits:

- ✓ **Emergency Death Benefit**—Simply by calling USBA, your spouse beneficiary can get half of your death benefit, up to \$10,000, within 48 hours of your death. (All qualifications must be met.) Your family can immediately receive cash when other assets may be tied up. It's far more than some benefit associations offer. And your heirs won't have to wait weeks or months to get it.
- ✓ **Special POW and MIA protection**—Uniformed Services Benefit Association will pay your premiums if you're ever listed as missing in action or as a prisoner of war. And we'll keep on paying either until you're released or until coverage would otherwise end. We hope it never happens to you, but if it does, we want you to know we're committed to looking out for your loved ones. (Families do things like that for each other.)
- ✓ **You can keep your coverage** even after your military or federal employment ends. And you won't have to pay higher rates just because you retire or separate from service. In fact, you may save a significant amount of money by keeping your USBA



coverage as compared to other options such as VGLI.

- ✓ **USBA offers Associate Membership for your spouse.** Associate Members can buy their own USBA coverage and enjoy most of the same privileges as sponsoring Members.
- ✓ **Your eligible children ages 18-22 can become Associate Members** (if they're not eligible for USBA Membership on their own) and lock in their own guaranteed renewable USBA coverage. You can give your young adults a head start toward lifelong financial security by getting them life insurance that can continue even if their health changes in the future.
- ✓ **USBA gives you a full 30 days for a "free look"**. If you're not completely satisfied with your coverage, you may return your insurance certificate within 30 days for a full and prompt refund. Some companies allow you as few as 10 days. But we're so sure you'll be pleased with

your USBA coverage, we won't rush you.

- ✓ **You can get free life insurance advice** from USBA's first-class Member Support Center by calling 1-800-821-7912. Our friendly Member Support Representatives really care about you and your needs. They'll take as long as you need to explain your coverage and make suggestions based on your personal situation. (We won't put you through a maze of automated messages or connect you to a representative who only wants to mail you a packet and get off the phone quickly.)

We appreciate your business, and we're proud you're a USBA Member. That's why we won't just provide you customer service. We'll take care of you.

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## *Tricare Supplements (continued from page 1)*

(Plan B) supplement covers military retirees as well as spouses and dependent children of either active duty or retired military. With Prime Select (Plan B), you can easily go out of network—regardless of referrals or approvals!

Prime Select (Plan B) pays all of your in-network co-payments and cost shares up to the catastrophic limits. It lets you go out of network, if you need to. It also pays your out-of-network Point of Service (POS) cost share amount, after your deductible is met. (Plan does not pay the Tricare Prime POS deductible.)

Both plans carry a **30-Day Satisfaction Guarantee**. They are underwritten by Hartford Life Insurance Co.

**Questions? Call Toll Free 1-800-821-7912**

# Looking for a Few Good Friends



**A** military benefit association is only as good as the company it keeps. That's why our Members and Associate Members are so important to us. We're proud to have you as part of the USBA family.

Like most families, USBA has grown over the years. Many of our new Members have joined on the recommendation of their friends who were already USBA Members.

We're always proud when our Members refer their eligible friends and family to us. It shows your confidence in your Association. When you tell someone you know about our insurance program, it's the best recommendation we could possibly receive.

So we're asking you to take a few moments today to think about someone you know who might benefit from becoming a USBA Member. Drop us a line, send us an e-mail or give us a call at 1-800-821-7912, and we'll send free no-obliga-

tion information to your friend. That's all there is to it!

We know your friends and family are important to you, and we promise to do our best to help them with their insurance and financial needs. As USBA grows, we'll be stronger and able to do more for our Members... so everyone benefits!

But best of all, you can help a friend... and isn't that what life is all about?

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*Moving? Don't forget to tell USBA your new address!*

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**1-800-821-7912**

# One Plan for All Generations



Choosing the right life insurance plan probably isn't anywhere on your list of favorite things to do. In fact, if you're like a lot of people, you'd rather buy coverage once and then forget about it for as long as possible.

The problem is, you keep getting older. And typical Whole Life plans tend to be hard on the budget when you're younger, while the premiums on Term plans may get too high when you're older. Term coverage may even end when you reach a certain age. Neither type of coverage fits all ages equally well.

But before you resign yourself to rethinking your life insurance every few years, take a hard look at USBA's Generation 3<sup>sm</sup> Blended Whole Life

coverage. It combines the best features of Whole Life and Term. Like Term, it costs much less than traditional Whole Life coverage when you're younger. Like traditional Whole Life, it's designed to stay the same price for the rest of your life.\*

Here's how it works: Your coverage starts out with a large amount of Term and a small amount of Whole Life. Each year, the program is reviewed by New York Life. Any dividends declared are used to purchase paid-up Whole Life additions.

The Term portion of your coverage decreases as paid-up additions are added. (In any year a dividend is not declared, your coverage stays the same.) Your death benefit never changes, and as your Whole Life

portion grows, it even develops a small amount of cash value.

Generation 3 coverage is affordable for younger families and stays affordable as you grow older. In fact, the younger you are when you buy the coverage, the cheaper it will be for the rest of your life. The death benefit is guaranteed not to decrease, and you can keep your coverage as long as you live.

If you're looking for coverage that's affordable from the beginning with premiums designed to stay level for life, Generation 3 may be for you. Generation 3 can be the last life insurance decision you'll ever have to make—whatever your age.

\*Premiums are not guaranteed, but in the more than forty years we've been in business, USBA has never raised rates on existing coverage.

# School Daze: Financing a College Education in 2000

**D**oes your family include a high school senior who plans to attend college after high school graduation? If so, you're probably all too aware of the high costs associated with getting a college education today.

Statistics show that adults with a Bachelor's degree have a median family income 75% higher than those with a high school diploma alone. At the same time, a year at a public college or university today costs an average of \$10,000, while the average private school is likely to charge \$20,000. Prestigious Ivy League schools are often even more expensive. (Source: <http://scholarships-usa.com>).

While there's no doubt a college education can pay off in the long term, paying for it in the short term can be a major challenge. USBA wants to help.

## USBA scholarships

Students whose parents are USBA Members can apply for the William A. Dietrich Memorial Scholarship. Each year a \$2,000 grant is awarded to each of three children of USBA Members based on high school grades, SAT or ACT scores, personal recommendations, and other factors. To apply, call USBA Member Service at 1-800-821-7912 and ask for an application.



Most students are also eligible to apply for other scholarships based on their educational goals and opportunities available where they live, work, attend school or church, etc. Some scholarships are based on financial need while others are awarded for merit (academic or athletic excellence).

## CAP Loans

Since scholarships can't cover all educational expenses for every student, USBA has teamed with USA Group, one of the nation's largest providers of educational loans, to offer USBA Members easy access to college loans. Student loans are offered through the College Access Plan (CAP), a part of the Federal Family Education Loan Program (FFELP). Parents of students can also apply for a Federal PLUS loan.

Students taking out a CAP loan currently pay 6.32% interest while they're in school. When they graduate, their loans become repayable at a current rate of 6.92%. Parent PLUS loans are repaid while students are in school, at a current rate of 7.72%.

## Hats off to seniors

However they plan to pay for their continuing education, we salute the class of 2000 and wish them all the best.

## President's Remarks

*(Continued from page 1)*

Anderson, a George Washington Carver, or a Martin Luther King, Jr. Call him a slow learner and you have an Albert Einstein.

Why do achievers overcome problems while thousands of others are overwhelmed by theirs? The achievers refuse to hold on to the common excuses for failure. They realize they can't determine every circumstance in life, but they can determine their attitude toward every circumstance.

The Los Angeles Times ran this quote: "If you can smile whenever anything goes wrong, you are either a nitwit or a repairman." I would add: or you're a leader in the making...one who realizes that the only problem you have is the one you allow to be a problem because of your reaction to it. Problems can stop you temporarily. You are the only one who can do it permanently.

I've noticed that the size of the person is more important than the size of the problem. Problems look large or small depending on the approach and determination a person brings to a situation. If I could do anything for people, I would help them change their perspectives...not their problems.

When we're able to think clearly and correctly about tough situations, our journey through life will become better.

A handwritten signature in blue ink, appearing to read "Larry G. Vogt".

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