

# 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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## Man’s Best Friend Also a Loyal Soldier



Meet Army Staff Sgt. Timmy. He’s a two-year-old yellow lab currently deployed to Bagram Airfield, Afghanistan where he can be found at the Freedom Restoration Center (FRC) doing his part to help soldiers “stay in the fight.”

Since July 2010, he has been assisting combat control teams help soldiers who are dealing with stress, homefront issues or sleep disorders. By providing a nonjudgmental “taste of home,” specially trained dogs encourage soldiers to open up and talk longer, more meaningfully about their issues.

The program was started in 2007 when the Army asked America’s VetDogs to train specialized therapy dogs that could be deployed in theater to work with combat stress control teams. The non-profit organization – created as a project of the Guide Dog Foundation for the Blind – provides guide dogs for veterans who are blind, service dogs for other disabilities, physical and occupational therapy dogs and specialized facilities dogs that work in VA and military hospitals.

After undergoing months of training by VetDogs, two black labs – Boe and Budge – were deployed to Iraq with the 88th and 528th Combat Stress Control units. The four-legged soldiers were exposed to gunfire, helicopters and learned to wear backpacks so they could carry their own supplies. These included doggie goggles (doggles) to protect eyes from sand; booties to shield paws against the rough terrain and “mutt muffs” to protect ear drums.

Soon, more dogs followed in their “pawprints.” Seke and Albert, deployed in 2009 with the 212th Medical Detachment out of Ft. Campbell, KY, are currently stationed in Tikrit and Mosul. The aforementioned Timmy and his battle buddy, Apollo, went to Germany to train with the 245th Medical Detachment (COCS) and were then deployed to Afghanistan.

Dogs of peace in a war zone are just one type of VetDog the organization produces. “Since 2007,

*(continued inside)*

### PRESIDENT’S PERSPECTIVE

## Plan For Your Future Right Now

For all of us, 2010 is starting to wind down. As the year comes to a close, our thoughts go toward holiday celebrations with loved ones, and we’re reminded of all things we hold dear.

I’ve often said life insurance is the most loving gift you can give to your family. That’s because it isn’t for you ... it’s for those you leave behind. Each

USBA member has demonstrated a caring commitment to loved ones by purchasing USBA life insurance, many even more than one plan. You’re in a special group of people who understand the priceless value and peace of mind financial protection can provide.

That’s why I hope you always ensure your coverage is keeping track with your family’s financial needs. As the article “Is ‘Enough’ Really Enough” points out, seven in 10 households with children under 18 would immediately experience financial hardship if a major wage earner died



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

*... the most loving gift you can give to your family.*

*(continued inside)*

# Is “Enough” Really *Enough*?



According to a 2010 LIMRA\* study, many U.S. households are significantly underinsured. In fact, LIMRA, a worldwide life insurance research association, states more than 40 percent of all Americans say a major reason they have not bought more life insurance is because they have other financial priorities right now.

Such financial priorities are among the top reasons to not procrastinate, points out USBA’s President/CEO, Colonel Jerry Patton, USAF (Ret.). “In today’s economic downturn, more people should be certain their family’s financial goals and standard of everyday living are protected in the event of an unexpected death.”

Among households with children under 18, seven in ten would immediately have trouble meeting everyday living expenses if a primary wage-earner died today. “And consider how financially vulnerable you’d also become if the primary caretaker of these children died or was no longer as available due to having to work more hours to earn more income. There would be long term unplanned childcare expenses, for instance, to consider,” Patton points out. Additionally, two-income families would quickly be in financial jeopardy with the loss of

either wage-earner.

USBA’s Double Value Two for One® Family Group Level Term Life Insurance plan covers both legally married spouses for the same amount of coverage, pays on whoever dies first, but there’s only one premium to pay ... not two. Another important benefit – should both spouses die within 15 days of each other as the result of the same accident, the full benefit amount would be paid for EACH life. (To learn more, visit [www.usba.com](http://www.usba.com).)

If you’re among the one in four Americans relying on workplace group life

insurance to bridge the insurance gap\*\* between your USBA policy and a spouse’s, consider this:

in the past year, someone lost their job in 15 percent of all U.S. households\*\*. Having both qualified spouses insured through USBA puts your family in more control of your policy instead of relying on your job. As long as you continue to pay your premiums, all USBA life insurance policies are portable – you can take them with you wherever your career or life’s path takes you.

USBA offers a choice of 5, 10, 15 and 20 year level term life insurance plans, underwritten by New York Life Insurance Company, allowing you to pick the term that best fits your budget, timeline and level of financial protection for you or your spouse and your children. You can enhance your current coverage, add to it with another plan or apply for coverage for your spouse.

Another unique option many USBA members appreciate is our Wise Choice Generation 3 Group Blended life insurance, underwritten by New York Life Insurance Company. It is a combination blending whole life, decreasing term and paid-up additional insurance. It gives you level coverage (the benefit amount doesn’t decrease), with premiums designed to remain level for life.

If it all seems a bit overwhelming, remember our trained Member Service representatives can talk to you about your options. Simply call 1-800-821-7912, Monday through Friday, 8am to 4:30pm (CST).

“Most importantly,” Patton adds, “please take a moment to look at your current situation to ensure you are NOT one of those families statistically slated to have barely enough insurance to meet the challenges of a financial catastrophe.”

\*Life Insurance Marketing Research Association

\*\*Results of a 2010 Life Insurance Ownership Study by LIMRA

*U.S. households are significantly underinsured.*

## Man’s Best Friend Also a Loyal Soldier

*(continued from page one)*

we’ve served almost 120 disabled veterans with guide and service dogs,” says Bill Krol, Communications Manager. “In addition, the therapy and combat dogs have touched thousands of lives over the past few years.”

Today, thanks to technology, more soldiers than ever survive the injuries that would have killed them in previous wars. But this also means more returning warriors are coming home with amputations, traumatic brain injuries or loss of eyesight.

According to Pentagon statistics, the U.S. has seen about 38,000 severely wounded soldiers returning from Iraq and Afghanistan with the average age being 23 years old. The signature wounds of the Iraq and Afghanistan wars are brain and spinal, with amputations being the second highest result. Potentially, these veterans will live 50 years or more coping with severe disabilities.

VetDogs’ mission is to help those who served our country live honorably with dignity and independence. Their service dogs are the arms, legs and eyes for wounded veterans, helping them complete a number of everyday tasks they physically cannot do on their own.



Headquartered in Smithtown, NY, with an administrative/training staff of 100 people and up to 600 nationwide volunteers to help with the puppy raising, VetDogs currently has veterans from over 41 states on their waiting list. “From birth through puppy raising to formal training to a lifetime of aftercare, a service dog costs us in excess of \$80,000,” says Krol who notes the estimated wait time from application to placement is approximately nine months.

Service and guide dogs are available to veterans of any era – WWII to present – free of charge, thanks to donations to help defray the organization’s costs. America’s Vetdogs does not receive government funding and is supported by individual donors, corporations, and service organizations such as veterans groups. “If you’re a federal employee – civilian, postal or military – and would like to support America’s Vetdogs, you can do so through the 2010 Combined Federal Campaign,” says Krol. “The CFC number is 81344.”

To learn more about applying for a VetDog, volunteering or donating, please visit [www.vetdogs.org](http://www.vetdogs.org).

# New TRICARE Program for Retirees

TRICARE has a new health benefit program for Retired National Guard and Reservists. You now have the option to purchase the TRICARE Retired Reserve (TRR) health benefits plan.

## About TRR

TRICARE Retired Reserve (TRR) is a premium-based, worldwide health plan that qualified Retired Reserve members and qualified survivors may purchase. It offers qualified members and survivors:

1. Comprehensive health coverage similar to TRICARE Standard/Extra
2. Two types of coverage:
  - a) TRR member-only: 2010 monthly premium is \$388.31
  - b) TRR member-and-family: 2010 monthly premium is \$976.41
3. Access to covered services from any TRICARE-authorized health care provider
4. Access to care at military treatment facilities (MTF's) on a space-available basis

## Eligibility:

Retired Reserve members may qualify to purchase TRR coverage if they are:

1. Members of the Retired Reserve of a Reserve Component who are qualified for non-regular retirement
2. Under the age of 64
3. NOT eligible for, or enrolled in, the Federal Employees Health Benefits (FEHB) program

Survivors of Retired Reserve members may qualify to purchase TRR coverage if all of the following applies:

1. Their deceased sponsor was covered by TRR on the date of his or her death
2. They currently are immediate family members of the deceased sponsor (spouses cannot have remarried)
3. TRR coverage would begin before the date the deceased sponsor would have reached age 60

To learn more about TRR and determine your eligibility, visit <http://tricare.mil/mybenefit/home/overview/Eligibility/DEERS>.

## USBA TRR Supplement

If you are enrolled in TRR, you are eligible to enroll in USBA's High Option II Supplement Plan. This supplement plan is a smart way to round out this valuable coverage because it is insurance designed to reimburse you for covered civilian medical bills you must pay after TRICARE pays the government's share of the cost.

## The Plan offers:

- Guaranteed Acceptance (subject to pre-existing condition limitation)\*
- 30-Day Satisfaction Guarantee

## USBA is Your TRICARE Supplement Resource!

Out-of-pocket expenses can mount up quickly when you receive medical care outside the military system. That's why USBA's supplemental health insurance plans are so important for you and your family. With this economical insurance coverage, you're better protected against the high cost of medical expenses you might face each calendar year in the event of an illness. Visit our website to learn more details about each plan, its costs and your eligibility requirements.

Visit [www.usba.com](http://www.usba.com) for details on the following TRICARE Supplement Programs:

- TRICARE Standard/Extra Supplement Plan
- TRICARE Reserve Select Supplement Plan

- No medical exam required
- Priced to fit your budget as well as your needs
- Retirees and Spouses get the same rates
- Smokers pay the same price as non-smokers

The monthly premium rates are the same as the TRICARE Standard/Extra High Option II Supplement Plan:

Under 40	\$25.00	50-54	\$38.00
40-44	\$27.00	55-59	\$48.00
45-49	\$30.00	60-64	\$53.00
Each child of retiree:			\$20.00

"The TRR is very new," explains Pam Mobley, USBA's Director of Agency Operations and Market Development. "We're still in the process of getting information on our website and in materials, so an application is not quite ready." However, Mobley says members interested in applying or getting more details should use the bind-in card found in this newsletter for their request. "We'll send it out as soon as it is ready," she states. Or members can call USBA at 1-800-821-7912 and leave their mailing information with us.

*\*NOTE: Coverage is not available in Nevada.*

### *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 [usbamemb@usba.com](mailto:usbamemb@usba.com) and we'll update your information immediately.*

# How USBA Life Insurance Claims Are Paid



## PRESIDENT'S PERSPECTIVE

No one likes to think about the likelihood of having to make a claim on a life insurance policy. It's a difficult time, but USBA makes every effort to make the process simple to understand.

Once we receive telephone notification of a death, we notify the underwriter, New York Life Insurance Company. At the same time, qualifying beneficiaries will receive an emergency payment of up to \$15,000. This check is a partial payment of the total claim intended to relieve families of financial stress during this difficult time when emergencies arise needing immediate attention. The balance of the coverage is paid when the remaining claim requirements have been submitted. You can rely on us to walk beneficiaries through the process and explain everything in detail.

Upon approval of the claim by New York Life, beneficiaries have a choice of how to receive payment. The decision is entirely up to the beneficiaries who are in complete control of the assets at all times. They can either request a lump sum payment or a New York Life Continued Interest Account (CIA). All beneficiaries will receive the lump sum payment unless they specifically designate the CIA option. New York Life credits interest on these funds from the date of death until the funds are released for payment or a CIA is established.

A Continued Interest Account (CIA) is a payment option provided by New York Life Insurance Company. It is an alternative to a lump sum payment which allows immediate availability to funds through an established checking account at no cost to the beneficiary. While the account is administered by Northern Trust, the funds are held by New York Life. There is no charge for maintaining the account or the checks, and the interest is accrued on a daily basis. Although the account is not FDIC-insured, the proceeds are guaranteed by New York Life and interest is paid on the balance. Beneficiaries have full access to the funds and can write a check for any purchases or transfer the remaining funds to another financial institution if they wish. The check must be for an amount of \$250.00 or greater.

USBA is here for your beneficiaries during this trying time. We are committed to helping your loved ones through this process and explaining everything in detail. What is especially important to know is that your beneficiaries will always have control of the claim payout and a clear choice on how they wish for it to be paid.

today. It's important to always take a reality check to confirm if the coverage you bought yesterday will satisfy your needs in the future.

As you think of your family this holiday season, take a moment to review whether their financial reliance upon you has changed at all. A new child, college aspirations, or the day-to-day maintenance of current lifestyles in today's economy are just a few reasons your insurance might need re-evaluation. And if that's the case, we're here to help you do that. You might even make such a "check-up" a New Year's resolution you can get a head start on ensuring your life insurance today meets future needs.

You can't always predict the future, but you can plan for the outcome. Everyone at USBA wishes you a peaceful future; you are always on our mind.

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

The recent economic challenges have all of us considering ways to cut our monthly budget. You might feel your USBA life insurance would be a good consideration for the chopping block, but think about the long term impact. Letting your insurance lapse or canceling it altogether should be the last thing you would want to do if expenses are on your mind. Imagine how things might be for your family if the unfortunate should happen and your coverage was no longer active.

Before you decide to skip a premium, let your policy lapse or cancel it, remember the reason why you made the caring decision to purchase it in the first place. You can't predict the future, but you can prepare for it by making sure your family is financially protected.

Instead, check out your alternatives. Your insurance needs or situation might have changed, requiring an adjustment in your coverage. Or there may be other budgeting options for you. USBA cares about its members and welcomes the opportunity to explore options with you when you find yourself financially challenged. Call 1-800-821-7912, Monday through Friday, 8am-4:30pm (CST).



## 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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# WHAT'S HAPPENING AT USBA?



## Congratulations to our newest 2010 Member Perks drawing winners!

Shaunita Hyson, a USBA Associate

Member since 2003, was awarded a \$500 Visa® Gift Card when her name was picked in the drawing of Member Service Center registrants. You could be our next winner if you register by March 1, 2011. Simply go to [usba.com](http://usba.com) and click on the Member Service Center link. And, if you sign up to receive this newsletter by email, your name goes in the hat for another drawing awarding a \$250 Visa® Gift Card just like Nicole Robinson, a 15-year USBA member won! Go to [www.usba.com/BriefingsByEmail](http://www.usba.com/BriefingsByEmail) for details.

The deadline to apply for the William Dietrich Scholarship is March 31, 2011. This scholarship – named in honor of former USBA Executive Director and President, the late Maj Gen William A. Dietrich, USAF – is awarded each 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. For more information or to download an application, visit [www.usba.com](http://www.usba.com).

Looking for a job at a Veteran-friendly company? You can post your resume, search for jobs and get valuable career advice for free at USBA's new Military Jobs Center: [www.usba.com/militaryjobs](http://www.usba.com/militaryjobs). While the site is for Transitioners and Veterans only, you do not need to be a USBA member to take advantage of its offerings, so tell your military buddies!

## MEMBER BRIEFING

Uniformed Services Benefit Association  
P.O. Box 25956  
Overland Park, KS 66225-5956

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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).

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