

USBA



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

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New President/CEO Named to Succeed Patton

The USBA Board of Directors announced that Colonel Robin A. Snyder, USAF (Ret.), was selected to succeed Colonel Jerry V. Patton, USAF (Ret.), as the nonprofit association's next President and Chief Executive Officer effective June 1, 2011.

"As a seasoned member of the USBA



USBA's new President/CEO, Colonel Snyder (left) shakes hands with his predecessor, Colonel Patton who is retiring after nearly 20 years of serving the association as CFO as well as President/CEO.

senior executive team, Robin has consistently demonstrated his strategic leadership and operational effectiveness," explains Chairman of the Board, Lt. General Paul K. Carlton, Jr., USAF (Ret.). "He is a natural choice to lead the association into the next era."

Patton, who retired from USBA at the end of May, agrees with Carlton,

(continued inside)

PRESIDENT'S PERSPECTIVE

A New Chapter Begins



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

Rather than say I am retiring, I prefer to see it as "transitioning" from my current position to being a full-time USBA member. As that familiar commercial goes, I've not only been the President /CEO of this association, but a member as well.

Deciding to be a member and carrying USBA life insurance coverage was an easy decision for me. That's because I have always believed in USBA, its staff and products along with its purpose for existence. I've seen firsthand the spirit of this association and I can tell you I am very proud to have been a part of it.

During my time at USBA, you and I have witnessed many challenges facing Americans. Desert Storm, 9/11, Iraq, and the current operation in Afghanistan. We've endured recessions, national crises and other events that could test anyone's stamina.

(continued inside)

"I've seen firsthand the spirit of this organization... I am very proud to have been a part of it."

Military Brats – "Invisible Warriors"

They are commonly known amongst themselves and in popular culture as "Military Brats." This would be the child of a military family, accustomed to many geographic moves (sometimes living in foreign countries), immersed in military culture and consequently never really having a hometown.

Military brats, whether current or former children of career military families, are viewed by those

who study them as one of America's oldest subculture with up to 15 million members. They've also been described as a modern

nomadic tribe.

Donna Musil agrees. A military brat herself and founder of Brats Without Borders (www.BratsWithoutBorders.com), she sees them as members of an ancient but invisible tribe. "The average brat moves nine to twelve times before graduating from high school and one or both parents can be absent for weeks or years, depending on the deployment," she explains.



USBA Emails Have Added Security Feature

Because security is an important commitment USBA makes to its membership, we've added a new feature to the emails we send out to members which contain member identification numbers, social security or credit card information or anything else that is considered highly sensitive. Such emails will be encrypted and the recipient will use a password they establish to access the message.

"It's a smart way to ensure ... peace of mind"

"Members receiving such emails will be asked to register on a portal and create a password in order to gain access," explains Connie R. Markovich, USBA's Executive Vice President and Chief Operating Officer. "This only needs to be done once for any and all future emails. It's a smart way to ensure the

protection and peace of mind for our members when discussing sensitive data with us through the Internet."

When the first secured email is sent, it will also contain instructions for the registration process that will allow you to gain access to it. The process is free and your password will apply to all future secured emails from USBA. You'll use your chosen password to open the attachment.



Your Member Perks Might Bring You Cash!

Taking advantage of USBA's Member Conveniences has double value because we've decided to add a little cash incentive to them:

Register with our Member Service Center for a chance to win \$500. Simply sign up to start using USBA's online Member Service Center by February 1, 2012 and your name will automatically be entered in a drawing with the winner to receive a \$500 Visa® Gift Card. To register, go to www.usba.com/members and click on the "Register Here" link.

Pay your premiums using USBA's EZ Pay and you'll get \$5 in return after three

deductions. EZ Pay is a convenient pay method that automatically deducts your insurance premium from your designated bank account each month. No more worrying about getting payments to us on time. You can sign up for this service through the Member Service Center.

Choose to receive Briefings newsletters by email and you might win a \$250 Visa® Gift Card. Simply sign up for email delivery through the Member Service Center and your name will automatically be entered into a drawing. Our next drawing will be held February 1, 2012.



Photo courtesy of <http://creativecommons.org>

New President/CEO Named to Succeed Patton *(continued from front)*

stating, "Robin has been a key player in every critical decision that USBA has made since his first day with us and I am confident his leadership will take our association to an exciting new future."

Snyder comes to this position after more than five years as USBA's Senior Vice President and Chief Financial Officer. Prior to this, Snyder served over 27 years in the United States Air Force as a senior level officer with wide-ranging management, operational and strategic responsibilities.

"I am honored to be given the opportunity to lead USBA," says Snyder. "The challenge ahead is to build on the strong foundation that

Colonel Patton has built in his nearly 20 years here at USBA and I'm looking forward to leading our continued evolution."

USBA also appointed Connie R. Markovich to the position of Executive Vice President and Chief Operating Officer. Markovich has been with the association for 29 years, most recently as Senior Vice President, Administration and Membership Services. She has held several progressively responsible organizational leadership positions throughout her tenure, starting as a Customer Service Representative in 1982.

USBA FAQs

From time to time, USBA Members ask questions which may also be on your mind. Below are three Frequently Asked Questions and their answers:

Do the members of USBA's Board of Directors receive a salary?

No, they do not receive a salary. As a non-profit association, USBA does not set salaried positions on its Board of Directors. The Board Members are elected annually by our policy membership and is comprised of active and retired members who typically serve a three year term. The Board meets semi-annually at USBA headquarters (Fall and Spring) and receives a small stipend to cover necessary travel expenses that arise as part of their attendance. "USBA Board Members provide a valuable service to our association by collaborating with senior management in providing vision for the organization," explains USBA's new CEO and President, Colonel Robin A. Snyder, USAF (Ret.). "The Board's duties are performed on a voluntary basis with no intention to enrich themselves."

Who makes up the staff of USBA?

USBA's staff is comprised of 36 individuals covering responsibilities in Membership Services, Claims, Underwriting, Accounting, Information Technology and Marketing. "A unique aspect of our association's staff is that the average tenure of our employees is around 15 years with several having served for up to 25 years or more," explains Snyder. "I think that says a lot about their dedication to USBA and our members – they really consider their job to be providing a caring service to everyone."

How did USBA come into existence?

USBA was founded in 1959 in Kansas City, Missouri to meet the needs of Active Duty military personnel, who at that time had difficulty finding adequate life insurance coverage that would cover combat-related deaths. The association is not for profit and exists solely to service our membership. Our association, through memberships such as yours, is able to create a special pool of people who can affordably apply for life insurance as part of a unique group.

Colonel Snyder Looks Ahead

While USBA's current President and Chief Executive Officer is new to the job, he has been a part of USBA for more than five years as the association's Chief Financial Officer. "I've had the opportunity to be a part of all our decisions from the ground level as well as the chance to observe the great spirit of both our membership and staff," he says. "What I appreciate most about USBA is how seriously we take our responsibility to keep the association vibrant and thriving on behalf of our membership."

"Together, we create a 'Power of One' pricing advantage through our common bond of Military and Government service"

Snyder says he hopes to encourage current USBA members to share the news about our association and its affordable group life insurance products. "Together, we create a 'Power of One' pricing advantage through our common bond of Military and Government service," he explains. "The more members we have, the greater opportunities and advantages we can share with each other."

Snyder points out that family members are also eligible for USBA products. Spouses of qualified USBA members can apply for our group life insurance products and children may also be covered up to age 23 or until they marry," he says. "In most cases, children ages 18 to 23 can even qualify for Associate Membership on their own, without meeting any of the qualifying categories for regular USBA membership."



*Robin A. Snyder
Colonel USAF (Ret.)
President/CEO*

Military Brats – “Invisible Warriors”

(continued from front)

Musil says brats “grow up in a paradox that can be idealistic and authoritarian, privileged and perilous, supportive and stifling all at the same time.” Their world is shaped by regional (and sometimes foreign) cultural differences, threat of parental loss during war, and the stress of making new friends as well as leaving old ones behind. As a result, when brats leave the military world, they may find themselves floundering or feeling out of sync with the “normal” world, according to Musil.

On the plus side, this group has been identified in studies of military brat populations as having a high occurrence of resilient personalities, exceptional social skills, high degree of multicultural awareness, and a very strong affinity for careers that involve service to others.

Another similarly tested group would be “Suddenly Military” brats who are reservists and National Guard families who face the additional challenges of isolation from other military-family peers as well as within their own hometown communities.

Through her nonprofit organization, Musil has been trying to bring attention to the emotional and mental challenges children have regarding this life, including and beyond deployment. “The country seems willing to face the mental challenges of soldiers and spouses, but not their children who are just encouraged to ‘be resilient,’ which in my view is the 20th century term for ‘get over it,’” she points out.

Musil is also a filmmaker and her documentary, *Brats: Our Journey Home* has won six awards. Narrated by Kris Kristofferson, a brat himself, the film explores the unique heritage and psychological legacy of this special subculture through interviews, shared experiences and expert insight. Among

those interviewed is General H. Norman Schwarzkopf, USA (Ret.). (Want to see the film? See below for USBA exclusive price discount details.)

What advice does Musil have for a military family in these times of deployment to a combat zone? “You can make it through this – millions of families have walked in your shoes and we’re here to help,” she says. “One of the best ways to help your own military brat is through understanding. Look at ‘being a brat’ through a child’s eyes.” She also urges parents to watch the documentary, read books written by older brats and visit her website as well as other military social networking sites. (Want to share your own Military Brat experience? Go to USBA’s Facebook page to comment. Follow the link at the bottom of our home page, www.usba.com.)



PRESIDENT'S PERSPECTIVE

(continued from front)

With each experience, I was reminded of the spirit of this membership and what it means to me. Our common bond of serving those who serve America is the very foundation of USBA's commitment to its membership. You can't understand "service" until you've actually been called upon to deliver it, regardless of the challenge to do so. I'm thankful for the service each USBA member has provided our country as equally as I'm proud of our staff's focus on meeting your expectations every day.

During my time at USBA, I've had the pleasure of speaking with many of you by phone when you've called USBA with a question or compliment. I've enjoyed these opportunities to touch base with our membership and hear your thoughts on many subjects. I'm looking forward to my retirement, but will always have you and the staff at USBA in my thoughts. And I'll be staying in touch with USBA's exciting future as a reader of this newsletter, just like you.

And on that final note, please allow me to thank you for the opportunity to serve you all these years. It was a pleasure!

A handwritten signature in black ink that reads "Jerry V. Patton".

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

Exclusive USBA Pricing!

Visit www.BratsWithoutBorders.com and click on “store” to purchase your own copy of this award-winning documentary: *Brats: Our Journey Home*. Enter “USBA” in the coupon code box on the invoice summary screen and you'll automatically get a 10% discount.

Receive USBA's newsletter via email!

Would you rather receive future issues of USBA's Member Briefing in your Email Inbox rather than your Postal Mail box? It's easy to do. Just go to www.usba.com/BriefingsByEmail and give us your email address. Thanks for helping us keep postage costs down.

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 gather from our Web site through online forms and information collection devices (i.e., cookies).
- 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, in response to a subpoena or government inquiry, 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.

If you do not want us to share your information in the ways described above, simply call (800) 821-7912 and let us know.

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What's Happening at USBA?

2011 Dietrich Scholarship recipient announced.

Deirdre Tobin of West Virginia was selected



Deirdre Tobin

as this year's Scholarship winner on the basis of academic achievement, leadership accomplishments and participation in community activities. She plans to attend Washington and Lee University,

majoring in Mathematics. Deirdre is the daughter of Donald Tobin, a retired captain in the Air Force who has been a USBA

member since 1982. The scholarship, now in its 21st year, was established to honor the memory of former USBA Executive Director and President, the late MajGen William A. Dietrich, USAF (Ret.) and is awarded every year to a graduating high school senior who is a child or grandchild of a USBA member in good standing. Details can be found at www.usba.com/About/dietrich-scholarship.asp.

Congratulations to our latest Member Perks Winners!

SgtMaj Mary Lewellyn USA, a member since 1991, was awarded a \$250 Visa® Gift Card in the Briefings By Email drawing. Sandi Whipple, USBA member since 2004 won a \$500 Visa® Gift Card in the Member Service drawing. For details on how YOU can win, see page 3.

Find USBA on Facebook!

Join our Facebook page and weigh in on discussions such as your Basic Training experience and tips on transitioning from the military to the civilian world. Go to usba.com and click the Facebook link at the bottom of our home page.

MEMBER BRIEFING

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