



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

Fall/Winter 2012 A NEWSLETTER FOR MEMBERS OF THE UNIFORMED SERVICES BENEFIT ASSOCIATION Volume 52, Issue 1

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Thanking those who serve is how they do business

Military discounts became popular during World War II as a way for local merchants to attract and thank service members for their patronage. Since then, it has become a significant way for companies to show their appreciation to both active duty and veteran members of the Armed Forces.

According to the U.S. Census, there are currently 1,907,783 active duty and reserve/national guard personnel serving our country. The U.S. Department of Veteran's Affairs states there are 25 million veterans currently alive, and three of every four of those veterans completed their service during a period of war or hostility.



Many discounts and perks are offered in recognition of military service throughout the year – not just for Veterans Day. It always pays to ask if the store you're visiting or service you're using offers a discount but doesn't advertise it.

Here are some savings that are available.* Always bring your military identification with you or a copy of your DD214 (with personal info as social security number redacted) as some companies may require it.

SitterCity.com/Military: This national service offers babysitting, house sitting, pet sitting and other services such as housekeeping. Membership is free, funded by the Department of Defense. Service providers have gone through background and criminal checks.

NannyPro.com offers a 30 percent discount on memberships to military and Federal employees using the code FEDSAVE.

Advanced Auto Parts gives active and retired military a 10 percent discount simply for asking.

Go-Part.com (discount auto parts) offers a 15 percent discount to military active, retired and Federal government employees. Call them directly at 1-877-321-PART to activate.

The RALD Program (Retiree Assistive Listening Devices) offers assistive listening devices (ALD) at reduced cost to military retirees and their family members. ALDs are devices designed to pick up sounds from a source (television, telephone, etc.) and bring it directly to your ear. These are not hearing aids, however. Find out more information by calling 800-328-6190. A **Retiree At Cost Hearing Aid Purchase Program** allows retirees to obtain hearing aids at significant savings. Contact your nearest audiology clinic for details or visit www.MilitaryAudiology.org.

Contact lenses are available to military members and their families at prices as much as 30 percent lower than other retailers, according to www.militarycontacts.com. A 5 percent discount is available at www.BuyMoreContacts.com. Also remember to ask

PRESIDENT'S PERSPECTIVE

Our View on Customer Care



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

These days, we see life insurance ads all over the Internet, hawking dirt cheap prices and other seemingly "too good to be true" features. At first glance, they can seem pretty attractive, but we've all learned the

wisdom of looking beyond initial impressions.

There is more to a life insurance policy than meets the eye. The integrity and service you get with it is important, too. Plus, the peace of mind that comes with knowing a financially stable company is backing the policy. And finally, the trust that a promise will be kept when it comes due. For instance, when it is time for your beneficiaries to make a claim, you want to be sure they will be treated with compassion and great care. Not as a number.

Here at USBA headquarters, we have 36 people on staff, several of whom have been with us for 25, 30 and even up to 40 years. Our average tenure is 15 years. That means

**...USBA.
Armed with
compassion.
Dedicated
to service.**

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Make an Insurance Check-Up Your New Year Resolution

Reviewing your current insurance policies should be done every year to ensure you're adequately insured and everything is keeping pace with the changes in your life as well as the world around you. Here are some things to consider:

Home, Auto and Property Insurance: This area of insurance changes frequently which means there could be opportunities to get more coverage and perhaps save money. It isn't unrealistic to consider getting new bids for all your non-life policies every three years to be certain you're not spending too much or getting too little for your dollar. It is also a good time to make sure your home policy covers any upgrades or additions you've made to your home since its original purchase. As you shop around, remember your USBA membership entitles you to a group discount with our partner MetLife Auto & Home®. (See our website for details.)

Long Term Care Insurance: Many of us realize health care costs are rising, but few people actually figure this into their retirement plans. Mature Market Institute offers some sobering numbers to consider. For example, a 65-year-old couple retiring this year can expect the cost of health care in retirement will be \$240,000. That's six percent more than the same couple retiring in 2011 would pay. (This report assumes that the man will live 17 years and the woman 20.) Furthermore, they estimate the percentage of people who reach 65 and will need long term care is 30 to 50 percent. Long term care insurance covers care generally not covered by health insurance, Tri-care, Medicare or Medicaid. The longer you live, the more likely it is that you will need long-term care at some point. And the younger you are when you buy the insurance, the lower your premium will be. To find out more about this insurance and what opportunities are offered through your USBA membership, visit our website.

Life Insurance: You might think you already did an in-depth review of your needs when you originally purchased your life insurance policy. At that time you considered your family's financial needs, took inflation into consideration and decided on a coverage amount and term. Yet, every new year brings changes into our lives such as weddings, births, divorces, new jobs, new roles, variations in



salary, etc. These important events should be reflected in your life insurance policy to ensure it is keeping up with your expectations.

Reviewing your life insurance is not as complicated as you might think. All you have to do is consider the following points:

- What's changed in your life since the policy was purchased? Have you gotten married, divorced or expanded your family? Does the original need the life insurance policy was intended to meet still hold true today?
- Relationships and obligations change over time. Does your beneficiary selection need to be revisited? (If so, send an email to USBAmemb@usba.com.)
- Have you changed addresses? Update your address by visiting USBA.com's Member Service Center to download a change of address form.
- Your financial circumstances or lifestyle may have changed over the years. Perhaps you've acquired more debt or increased your income? For your loved ones' sake, be sure your policy is keeping track with these changes.
- Have you lost a significant amount of weight or quit smoking? Improving your health is not only good for your life... it might be good for your life insurance coverage. You should find out.
- Check the expiration date on your term policy. It's important to keep track of this so you can extend it if necessary.

USBA is happy to help you review your current life insurance to confirm if you still have the correct coverage to take care of your loved ones and obligations after you've gone. Simply fill out the postage-paid postcard attached to this newsletter and mail it to us. We'll contact you to discuss your needs or you can call us at 877-297-9235 Monday through Friday, 8 am to 4:30 pm CST.

Thanking those who serve... *(continued from front)*

your favorite contact lenses or eyeglass dispenser whether they offer military, veteran and government employee discounts.

The website www.GottaBeMobile.com details military and veteran discounts for Verizon, T-Mobile, AT&T and Sprint which could help save up to 15 percent on your monthly cell phone bill. Always ask about military, veteran and Federal employee discounts when making lodging reservations. Among those who offer these are **Hilton Hotels, Hampton Inns & Suites, Double Tree, Embassy Suites, Marriott, Starwood Hotels and Best Western** hotels. You can also find discounts on condominium rentals, cruises, car rentals, hotel reservations, golf courses and vacation packages at

www.govarm.com.

Enjoy discounts at these popular restaurants, but be sure to ask before you order as they are not always franchise-wide: A&W Restaurants, Arby's, Back Yard Burgers, Burger King, Captain D's, Chick-Fil-A, Cotton Patch, Denny's, Dunkin' Donuts, Farmer's Boy, Hard Rock Café, iHop, Java Café, Kentucky Fried Chicken, Long John Silver, Pancho's Mexican Buffet, Pizza Hut, Quizno's, Sizzler, Sonic, Taco Bell, Whataburger.

*Discounts are noted in no special order and do not represent an endorsement by USBA. As details change over time and location, always confirm discounts before buying.

Preventive Measures to Address Rising Healthcare Costs

The increasing cost of quality healthcare is a serious concern on many people's mind going into the new year. While active duty and retired military – including Reserves and National Guard – can rely on TRICARE for their health plan, there are changes anticipated as the Pentagon works to make mandated budget cuts.

Defense officials are expected to announce soon that military retirees and their dependents living more than 40 miles from a military treatment facility or base closure site will lose access to TRICARE Prime, the military's managed care option.

These beneficiaries would be expected to shift to TRICARE Standard, their fee-for-service insurance option, which would mean an increase in out-of-pocket costs for beneficiaries who are frequent users of health services.

In addition to retirees, active duty as well as Reservists and National Guard who are eligible for TRICARE Reserve Select may soon find their share of the cost of civilian medical bills might be substantial if they don't carry secondary coverage. Out-of-pocket costs after TRICARE pays the government share can add up and statistics show they are going to continue to rise.

According to a study by Centers for Medicare and Medicaid Services (www.CMS.gov), a comparison of average costs between 2010 and 2011 revealed a rise of three percent for prescription drugs, an increase of 5.1 percent for inpatient admissions and a 10 percent hike for outpatient care.

TRICARE supplemental insurance coverage can pick up where TRICARE plans leave off by covering the percentage of your health care costs that TRICARE does not cover. That means a trip to the doctor could be covered at 80% by your TRICARE plan and the remaining – or a percentage of it – would be covered by your supplement.



USBA offers three TRICARE Supplemental insurance plans:

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

Each plan offers guaranteed acceptance (subject to pre-existing limitation); 30 day satisfaction guarantee, no medical exam required and same rates for smokers and non-smokers. In addition, through the TRICARE Standard/Extra Supplement plan, there are options to apply for TRICARE Young Adults and TRICARE Retired Reserve.

More information and rates are available on usba.com. You can also call 877-297-9235 and ask to speak to a trained TRICARE Supplement product specialist. (Switchboard is open Monday through Friday, 8 am to 4:30 pm CST.)

Congrats to these USBA Winners!

Sometimes it pays to be a USBA member as these members discovered when they took advantage of our special drawings by registering to use our Member Service Center or signing up to receive their Member Briefings by email:

These members won **\$500 Visa® Gift Cards** when they participated in USBA's Member Perks drawing which selects winners throughout the year. The next drawing is scheduled for May 1, 2013, and all you need to do for a chance to win is go to www.usba.com and register for access to the Member Service Center.

David Martin – USBA Member for 11 years

Edward Hume – USBA Member for 42 years

Carson Entrekin – USBA Member for 4 years

A **\$250 Visa® Gift Card** was awarded to **George Day**, a 27-year member of USBA when his name was drawn from the Briefings By Email "hat". To participate in the next drawing, simply visit www.usba.com/BriefingsByEmail and opt-in to receive your next newsletter electronically instead of by postal mail by May 1, 2013.

Everyone has a chance to win \$5 if they sign up to use USBA's EZ Pay. We'll automatically give you \$5 after three recorded deductions. No drawing is necessary. Just our way of saying thanks for making things easier for yourself!

New USBA exclusive offer available for members!

Imagine you're traveling on the road, miles away from home and a medical emergency strikes. You might find yourself needing help navigating the challenges of getting proper care in an unfamiliar place or perhaps you need to be flown home and leave your car behind.

Or you may be traveling overseas and one of your immediate family members becomes ill, requiring doctor care, but you don't know anyone in the area or speak the language of the country you are visiting. Having a resource to rely upon in situations like these would be beneficial in providing valuable peace of mind.

"This is why USBA decided to add Emergency Assistance Plus (EA+) to our family of Affinity Partners," explains Connie R. Markovich, Executive Vice President and Chief Operating Officer. "We saw it as a viable benefit that we could offer our membership at an exclusive discount."

EA+ provides travel assistance by stepping in to assist travelers with more than 20 emergency and medical services. The service operates a multi-lingual global response center that offers customized medical, security and travel assistance to more than 10 million travelers 24 hours a day, year round. EA+ is available to USBA members at an exclusive discount bringing the annual cost of the service to \$89 a year for one person or \$109 for a member and his or her immediate family.



ambulances worldwide; medical teams responsible for continual monitoring of travelers around the world receiving medical attention; a 24-hour, year round staff speaking over 70 languages with an in-depth knowledge of local cultures and procedures; medical evacuation and transportation services and assistance for travel companions.

"EA+ is not a substitute for medical insurance," Markovich states. "Your regular insurance will pay for your medical care just like it does now. EA+ is designed to help ensure you get the best available diagnosis, proper ongoing care and make sure you get home quickly and safely if need be."

To learn more about EA+ or to sign up for the service, members can visit the Special Offers section of the USBA Member Service Center at www.usba.com. Or call 1-855-389-9352 to speak to a representative. Please be sure to identify yourself as a USBA member.



EA+ currently responds to an average of more than 85,000 calls daily, assuring that members receive appropriate medical care, no matter their destination, and they are transported home in a safe and timely manner. They offer access to a network of 32 medical assistance companies located on over five continents in addition to over 1500 air



PRESIDENT'S PERSPECTIVE

(continued from front)

you could easily find yourself speaking to the same person over the years as you contact us for your membership needs. So when a member sadly passes, we really do empathize with the loved ones and make a point of sending our personal condolences to them.

That's because while USBA is committed to following the legal requirements and other necessary guidelines or restrictions expected of us when approving applications or processing a claim, we never lose sight of the fact we are dealing with lives. As an association that offers group life insurance coverage, we make sure to keep our focus on this special point of view.

As a member of the military – past or present – or a Federal employee, you stand for dedication and service. You've met your commitment to deliver these attributes. And you have a right to expect it from others. My staff and I recognize that and strive to provide it to you.

Armed with compassion. Dedicated to service. It's the way we do business at USBA.

A handwritten signature in black ink that reads "Robin A. Snyder".

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

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.



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 beneficiary).
- 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.

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.

Receive USBA newsletter via email!

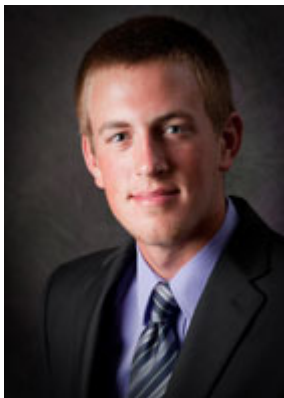
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2012 Dietrich Scholarship recipients announced

Margaret Lee of Bedford, TX, and Kyle J. Trietley of Allegany, NY, were selected as winners of this year's Scholarship on the basis of academic achievement, leadership accomplishments and participation in community activities. Lee plans to attend the California Institute of Technology, majoring in math/physics/engineering and is the daughter of Ronald Lee, a veteran of the United States Air Force and a USBA member since 1981. Trietley will be attending Methodist University, majoring in Business Administration. He is the son of Colonel Richard C. Trietley, USAF Ret., a 21 year



Margaret Lee



Kyle J. Trietley

USBA member. The deadline for the 2013 Scholarship is March 31 and details can be found at www.USBA.com.



New! USBA Mobile Member Service Center Application coming soon!

Keep an eye on our website for the debut of our mobile application allowing you access to USBA's Member Service Center from your phone or iPad. The free application will be available through iTunes or USBA.com.

MEMBER BRIEFING

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Published periodically for USBA members. 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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