



Member Briefing

Fall 2025 ★ A Newsletter for the Members of The Uniformed Services Benefit Association® ★ Vol 63, Issue 1

Honoring a Military Tradition: Wreaths Across America



Each year, a powerful tradition takes root in communities across the country. Veterans' graves are quietly honored with evergreen wreaths, lovingly laid by volunteers who pause to speak a name, share a memory, or simply stand in silence. This is Wreaths Across America—a movement with a mission to Remember, Honor, and Teach.

The impact starts long before the first wreath is placed, for those who are familiar with the tradition.

Story continued on the next page ...



President's Perspective

Rooted in Legacy, Growing with Purpose.

For over 65 years, The Uniformed Services Benefit Association (USBA) has been a trusted partner to military families. Our core strength is the "Power of One", the advantage that comes from standing together as a member-driven association. This unity gives us a powerful edge in negotiating exclusively priced premiums and delivering better benefits for those we serve.

As USBA's new CEO, I'm proud to carry this mission forward. As the spouse of a military veteran, this work is personal. I've experienced the deployments, relocations, and uncertainty that military families face. I also understand the peace of mind that comes from having the right protection in place, something USBA is committed to providing.

We're not just preserving our legacy; we're building on it. Guided by our mission, we continue to innovate with purpose. We've enhanced our Group Whole Life Insurance with expanded issue ages, new senior-focused options, and extended coverage for children. Our TWO for ONE® Group Term Life Insurance offers simple, dual protection for couples. And our TRICARE Supplement Insurance helps ease the out-of-pocket costs not covered by TRICARE. Learn more about both in this newsletter.

Looking ahead, we're focused on growth, expanding our reach to serve active-duty service members, transitioning veterans, military spouses, and federal employees. Each new member strengthens our mission.

At USBA, growth isn't about numbers, it's about people. Every new member means another family protected, another future secured.

Thank you for your continued trust. Together, we're building a stronger USBA, rooted in legacy, growing with purpose.

Victoria Diamond
President & CEO, USBA

Honoring a Military Tradition: Wreaths Across America continued

Behind the Wreaths: How a Gesture Became a Movement

In 1992, a small act of generosity set something larger in motion. Morrill Worcester, owner of a wreath company in Maine, found himself with surplus wreaths. Guided by a memory of visiting Arlington National Cemetery as a boy, he chose to donate them to honor forgotten veterans. With help from a local trucking company and volunteers, wreaths were quietly placed on graves—no press, no speeches, just purpose.

More than a decade later, a photograph of the wreaths at Arlington went viral. The nation responded. And in 2007, Wreaths Across America was officially formed to carry that mission forward.

Today, it has grown into a living tribute observed in all 50 states and beyond, with over 3 million wreaths laid in 2023 alone .



USBA's Role in Remembrance

At USBA, honoring military service is ingrained into our identity. We're proud to stand alongside Wreaths Across America in both mission and action. Every year, members of our team participate in local ceremonies—laying wreaths, reading names, and paying tribute to those who served.

It's a tradition we carry not just as an organization, but as individuals—many of us veterans, military spouses, or family members ourselves. These moments remind us of why USBA exists: to serve, support, and remember.



Looking Ahead Together

While the wreaths may not be placed for some time, the effort begins long before the ribbons are tied. Volunteers coordinate, routes are planned, locations are prepared—and families like yours begin to reflect on how to participate.

If you've been involved before, thank you for continuing the tradition. If this is new to you, we invite you to learn more, share the mission, and explore ways to participate.

You can:

- **Sponsor a wreath** in honor of a loved one.
- **Volunteer** at a participating cemetery
- **Involve your family or community** in preserving the legacy

Every voice, every name, every wreath matters.

To find a location near you or learn more about supporting the mission, visit wreathscrossamerica.org. To sponsor a wreath on The Uniformed Services Benefit Association's Wreaths Across America Page, [search KS0044](#) on the Wreaths Across America website.

Why September Matters: What is Life Insurance Awareness Month

Life Insurance Awareness Month (LIAM) is a national campaign observed every September to help Americans better understand the importance of life insurance and to encourage individuals to review their existing coverage. It was created in 2004 by the nonprofit [Life Happens](#) in response to a growing problem: too many families lacked the financial protection they needed in the event of a disaster.

Each year, LIAM brings together insurers, financial educators, and advocacy groups to highlight the role of life insurance in providing stability and peace of mind. It also serves as a reminder that coverage isn't "set it and forget it"—your plan should evolve just as your life does.

For military families in particular, life insurance plays a vital role. Frequent moves, career changes, and deployments make financial planning more complex, but keeping your coverage up to date is one of the best ways to prepare for life's unexpected turns.

At USBA, we participate in LIAM because helping our Members make informed decisions is part of our mission. Whether your life insurance coverage is recently purchased or has been established for years, now's the perfect time to reexamine your policy.



Make sure to review your beneficiaries regularly to confirm they are current and assess if your life circumstances have changed since your last update.

Need help reviewing your options? Call USBA at **877-297-9235** to speak with a Product Specialist, or visit www.usba.com/quote/input to get a customized quote today!

Choosing the Right Life Insurance Beneficiary

Selecting a beneficiary isn't just about naming a loved one—it's about protecting your final wishes. Keep these smart strategies in mind when selecting your beneficiary:

Understand Who You're Naming—and Why

Spouse, adult child, trust, estate, charity, each option comes with its own tax and legal considerations. Be intentional about who you list and why, as it is crucial for ensuring your wishes are carried out and your loved ones are financially protected after you pass.

Don't Assume Your Will Overrides Your Policy

Life insurance is a binding contract. Your beneficiary form, not your will, determines who receives the death benefit. So, if you're updating your will, you should update your life insurance beneficiary designations to avoid any confusion or conflict.

Avoid Delays with Minor Children

Did you know that life insurance companies can't pay benefits directly to minors? If your beneficiary is a minor, consider naming an adult custodian or establishing a life insurance trust to ensure proper management of the funds.

Revisit Your Designations Regularly

Life changes fast. Review your beneficiary, along with the rest of your policy, annually or after major life milestones, such as marriage, divorce, PCS moves, or a growing family.

BONUS TIP: Avoid the paperwork hang-ups—check your designations today!

Coverage Updates For Families & Seniors

TWO for ONE Group Level Term Life Insurance

FOR THE LIFE YOU'VE BUILT TOGETHER

For military families, life never stands still. Orders change. Kids grow. Roles reverse. But amidst all life's turns, there are still some precious things worth holding on to.

That's how our Members feel about TWO for ONE Group Level Term Life Insurance. This is one of our most trusted products—simple to manage, designed for couples, and ready to protect what matters most.

With one monthly premium, both spouses can apply for equal coverage—fewer bills, fewer decisions, and peace of mind built for two. When your life is shared, your protection should be, too.

This policy is built for real life: balancing deployments and daycare, building a future, and simply planning what's next—together.

TWO for ONE reflects something bigger than insurance—it's a shared promise. And USBA is proud to help protect that promise.



Children's Group Whole Life Insurance

ONE POLICY. A LIFETIME OF SUPPORT.

There are things parents give their children that may fade from their memory by morning. And then there are the things that quietly stay with them for a lifetime.



USBA's Children's Group Whole Life Insurance is one of those rare gifts. It starts with you—but it grows with them. This policy accumulates cash value over time and offers lifetime coverage, provided that premiums are continuously paid and the policy remains in force, regardless of any health changes later in life.

They'll always need your support. This is one way to keep giving it.

This coverage doesn't end at age 18 or 26. It doesn't expire when they leave home, start their first job, or take on their own responsibilities. Once coverage is in place, it's designed to stay with them for the long haul.

This isn't just about protection. It's about possibility. One day, it might help cover a tuition gap, a down payment, or unforeseen emergencies. Not because they planned for it—but because you did.

We call it whole life insurance. But really, it's one more way to take care of them, long after they've grown.



Want to learn more?
Call a USBA Product Specialist
at 877-297-9235,
Monday through Friday
9:00 am–4:00 pm Central time.

TRICARE Supplement Insurance

DON'T BE ON THE HOOK FOR UNEXPECTED MEDICAL COSTS—GET FULL PROTECTION TODAY!

You know the cost for everything, so why should your health care out-of-pocket cost be any different? Many military members are surprised to learn their TRICARE plan doesn't cover everything. That's why USBA offers TRICARE Supplement Insurance Plans—to help ease the financial gaps associated with TRICARE.

USBA TRICARE Supplement Insurance plans, underwritten by Hartford Life and Accident Insurance Company, help reimburse eligible out-of-pocket costs associated with your TRICARE plan—it covers emergency expenses, routine doctor visits, prescription co-pays, and more.

You may already be aware of how rapidly such expenses can mount up if you've scheduled an outpatient procedure, picked

up a new prescription, or visited a specialist. When you enroll in a TRICARE Supplement Insurance Plan, you could pay \$0 on covered medical expenses.*

You deserve coverage that provides peace of mind—get the care you need without the worry of unexpected charges or expenses.

Discover how USBA TRICARE Supplement Insurance Plans can help you. Call **877-297-9235** today!



NOTE: The Tricare Open Season for 2026 will typically occur in the fall, usually from November to December. The exact dates will be announced by the Defense Health Agency closer to the event.

*After the TRICARE Deductible and TRICARE Supplement Plan Deductible (as applicable) have been met. Not to exceed 115% of the TRICARE allowable amount for TRICARE Select.

Why You Should 'Fall' Into A Sleep Routine

Fall brings a natural shift—cooler nights, earlier sunsets, and the return of routine. Whether you're settling into post-service life, navigating a PCS move, or simply trying to reset after a busy summer, this season is a great time to prioritize rest. Today, we'll provide you with advice on how to make your sleep schedule better!



EMBRACE THE RHYTHM OF THE SEASON

With less daylight, your body naturally slows down earlier in the evening. Lean into that shift by dimming lights throughout the house, reducing noise, and resisting the urge to "push through" the tired feeling. These subtle cues aid in resetting your internal clock, particularly following a trip, relocation, or other major life transition.



CUT SCREEN TIME BEFORE BED

From scrolling the news to checking in with loved ones, screens can easily infiltrate your nighttime routine. The blue light from electronic devices can delay melatonin production, making it harder to fall asleep. Try setting a nightly "power-down" window at least 30–60 minutes before bed and instead, consider winding down with a book, calming music, or a warm shower.



SET A CONSISTENT WAKE-UP TIME (EVEN ON WEEKENDS)

Getting up at the same time every day enhances the quality of your sleep and helps you manage your sleep-wake cycle. Even if your present schedule permits greater flexibility, sticking to a consistent wake-up hour can lead to deeper, more rejuvenating sleep.



CREATE A SLEEP-FRIENDLY ENVIRONMENT

No matter your living situation—temporary housing, shared spaces, or your forever home—there are easy things you may do to improve the sleeping environment in your bedroom. Try to keep the room cool, dark, and quiet. To promote undisturbed sleep and filter out distractions, you can even use blackout curtains, eye masks, or white noise machines.

Good sleep is essential, so this fall, treat rest like any other mission: plan for it, protect it, and maintain consistency.



Navigating Your USBA Member Service Center: FAQ's

Navigating our Member Service Center should be as seamless as possible. Below are answers to your frequently asked questions to help you make the best use of the USBA Member Service Center.

Q: Which email should I use to access the Member Service Center?

A: Always utilize the email you initially registered with to ensure access to your account.

Q: Need help logging in or registering on the Member Service Center?

A: Forgot your password? No worries! We'll reset your registration and guide you on re-registering. Make sure to check your email, including the spam folder, to activate your registration.

Q: Why can't I view my family member's policy details?

A: You need to be the policy owner to access its specific details, such as benefit amounts.

Q: How do I update my beneficiary, address, or payment method?

A: Update requests can be made directly via the Member Service Center. Don't forget to submit a beneficiary change form, also available online.

Q: Can I see my current beneficiaries on the Member Service Center?

A: This feature is not available at this time, but we are continuously working on enhancing our services.

Q: Where can I find information about changes or termination ages for my plan?

A: Get a summary of your coverage on the Member Service Center and for more details, give a call to a USBA Product Specialist at 877-297-9235 from Monday to Friday, 9:00 am–4:00 pm Central time.

Q: Are email updates on the Member Service Center reflected in USBA records?

A: No, we maintain your online email address separately. Originally many insureds used a different email address online from what they provided us via mail or phone. As trends have changed, USBA is reviewing enhancements to this process.

Q: How can I change my password on the Member Service Center?

A: Your password can be conveniently updated on the Member Service Center. Simply click "Change Password" in the upper righthand corner under your name.

2025 Dietrich Scholarship Recipients



Thomas Rushing



Maica Nesmith

Thomas Rushing (San Antonio, TX) and Maica Nesmith (Pennsauken, NJ.) are this year's winners. Congrats, scholars!

Recipients are selected based on academic achievement, leadership accomplishments and participation in community activities.

The scholarship is named in honor of past President of USBA, Retired Air Force Major General William A. Dietrich.

Deadline for application: March 31, 2026

- Download the application from our website.
- \$2,000 grant given to each recipient.
- Must be the child, stepchild, foster child or grandchild of USBA Member, be a graduating high school senior, and be accepted into a full-time college or university in the United States.

For more scholarship requirements and information, visit usba.com/dietrich-scholarship



Privacy Notice

Our Information Practices

The Uniformed Services Benefit Association® (USBA®) is committed to keeping your personal information private and secure. We have policies in place to protect your privacy and have built our business with integrity, honesty, and trust. We will protect your privacy with these values in mind.

You are receiving this notice because you obtained a financial product or service from us or our affiliate, USBA Services, Inc. This notice applies to current and former customers unless stated otherwise.

Our Privacy Pledge

USBA offers group life and accident insurance; other insurance products and services are offered through its wholly-owned subsidiary, USBA Services, Inc.

To provide these services, we may collect:

- Information provided on applications and other forms (including name, address, email address, phone number, date of birth, Social Security number, and other household information)
- Information about transactions (such as types of products purchased, policy and premium history)
- Information from outside sources such as public information
- Information gathered from our website, such as through online forms, site visit data and internet collection devices ("cookies")
- Information collected from consumer reporting agencies
- Health information collected with your permission when you apply for insurance.

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

We maintain physical, electronic and procedural safeguards that meet state and federal regulations. Access to customer information is limited to people who need the information to perform their job responsibilities. We regularly update and improve our security standards, procedures, and technology, to protect against anyone gaining unauthorized access to your confidential information.

How we use information

We may share information collected about you as allowed by law, including for normal business administration and related business activities. The information may be shared within USBA; with our affiliated company, USBA Services, Inc. in the sale of life & health insurance; and with nonaffiliated third parties not controlled by USBA. We may disclose any of the above information collected in the manner described below.

Information We May Share with Affiliates

The law permits us to share between affiliates any information about transactions and experiences with you in order to offer you a broad range of products and services and to better serve you.

We do not otherwise share any personal information about you between 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, such as banks, third parties that perform marketing functions for us, or service providers that help us process transactions or service accounts. USBA may use service providers such as billing, printing and mail service companies.

- We do not sell personal information about our customers to nonaffiliated third parties.
- We do not disclose personal health information or other personal information about our customers to nonaffiliated third parties, except when necessary to process and service your account; or as authorized or required by law, such as to respond to a subpoena, prevent fraud and other crimes, comply with legal requirements or respond to a government inquiry, or with your consent.
- We may share personal information (as described above) with financial institutions, such as insurance underwriting companies, insurance agents & brokers, and banks with whom we have joint marketing agreements, or to non-financial companies who perform services on our behalf.

We do not otherwise disclose any personal information about you 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 policyowner calls us for information, we always ask a few questions to confirm the identity of the caller.

Follow us on social media:
@USBAInsurance



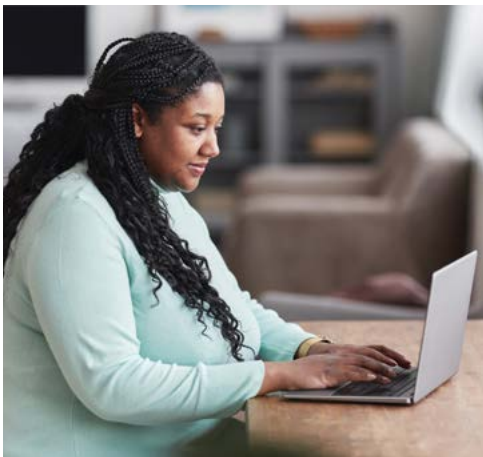


Uniformed Services Benefit Association®
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Member Briefing

The Secure Way to Stay Connected



YOUR INFO. YOUR COVERAGE. ONE SECURE PLACE.

With your secure Member Service Center account, managing your USBA membership is just a few clicks away anytime it's convenient for you. Whether you want to check policy details, retrieve important documents, or explore other helpful tools, everything is easily accessible right at your fingertips.

With your account, you can view your current policy details, confirm the address we have on file, retrieve signed forms, check your payment history and options, and read important messages from USBA.

By opting in, each Member helps us reduce paper usage by receiving the annual proxy vote, newsletters, account information, and more electronically. Together, we're making a positive difference, all while giving you quicker access to what matters most.

Do We Have Your Current Contact Information?

Please be sure we have your current phone number, email and mailing address, so we can better serve you. It is also important that we have updated contact information for insured dependents and your beneficiaries.

usbainfo@usba.com or 800-821-7912