USBA®

Member Briefing

Fall 2026 ★ A Newsletter for the Members of The Uniformed Services Benefit Association® ★ **Vol 64, Issue 1**

President's Perspective

Serving You Better, Every Step of the Way

Last year, I wrote about Uniformed Services Benefit Association's enduring mission and our commitment to building on more than 65 years of service to the military community. That commitment remains unchanged. Today, we're continuing that legacy by making it easier than ever for Members to access the protection, support, and peace of mind they deserve. It's a reflection of who we are.

Dedicated to Service. Armed with Compassion.

Military and federal families have enough complexity in their lives. Applying for life insurance, managing coverage, or getting answers shouldn't add to it. That's why we've spent the past year investing in improvements designed around one simple goal: delivering a better Member experience with the care and personal attention our Members have always expected from USBA.

One of the most significant changes is the launch of our new online application process with our underwriter, New York Life. The updated system provides a more streamlined application experience and, for many applicants, delivers a QuickDecision℠ underwriting determination upon completion of the application. Instead of waiting days or weeks for an initial decision, many Members can receive an answer before they ever leave the website.

We've also expanded the maximum benefit available on our 10, 15, and 20-Year Level Term Life Insurance products to $750,000. As the financial responsibilities of military and federal families continue to grow, we want our products to grow with them by providing the level of protection today's families need.

And we're not stopping there.

We're developing a new Member Service Center that will provide even more ways to connect with USBA and manage your coverage. Our goal is to give Members secure, convenient access to policy information and self-service tools whenever and wherever they need them, while continuing to provide the personal service that has distinguished USBA for more than six decades.

Innovation doesn't mean changing who we are. It means finding better ways to fulfill the mission that has guided USBA since 1959: protecting those who serve and the families who stand beside them. Every improvement we make reflects our commitment to being dedicated to service and armed with compassion.

Thank you for the trust you place in USBA. We remain committed to earning that trust every day by providing outstanding protection, exceptional service, and the peace of mind that comes from knowing someone is looking out for you and your family.

Together, we're building a stronger USBA.

Victoria Diamond

Victoria Diamond
President & CEO, USBA

QuickDecision is available to eligible USBA Members age 49 and younger who apply for 5-Year Group Level Term Insurance requesting up to $250,000 in coverage or those age 60 and younger who apply for 10, 15, and 20-Year Group Level Term Insurance coverage requesting up to $750,000 in coverage. **If you are not eligible for QuickDecision, your application will proceed through standard underwriting.**

Disclosure: QuickDecision uses answers to online health questions and securely accessed data which may include prescription, motor vehicle, and medical claims data. An approval decision is conditional upon your group status, coverage limits, and other factors. A referral decision may be given and may require a medical exam. Some applicants may be declined coverage. QuickDecision is not available for all products or in all states and territories.

A Shared Legacy of Service

Throughout 2026, America has stood on the world stage in remarkable ways. As our Nation commemorated its 250th anniversary, communities across the country welcomed millions of visitors from around the globe for international celebrations and sporting events while reflecting on the history, ideals, and people that have shaped the United States over the past two and a half centuries.

For many, it was an opportunity to experience the spirit of America firsthand. For us, it was also a reminder that the strength of our Nation has never been measured solely by its landmarks, innovations, or achievements. It has always been measured by its people—and by the generations of Americans who have answered the call to serve.

From the earliest days of the Continental Army in 1775 to today's Active Duty, National Guard, Reserve, Veteran, and federal communities, service has remained one of the defining strengths of our Nation. Last year, a few of our military branches celebrated their 250th anniversaries, reminding us that their histories are inseparable from the history of the United States itself.

For two and a half centuries, generations of service members have defended freedom, answered crises, preserved peace, and represented the very best of our country around the world. Alongside them, military families have served with quiet strength through deployments, relocations, uncertainty, and sacrifice. Their stories are woven into the fabric of our Nation's history.

The history of the United States cannot be told without the history of those who have worn its uniform.

That same spirit of service inspired the founding of The Uniformed Services Benefit Association (USBA).

When USBA was established in 1959, founder Herb Swarthout recognized a troubling reality facing military families. Many life insurance policies at the time contained war clauses that could limit or deny benefits if a service member died as a result of war. For the very people accepting extraordinary risks in defense of our Nation, the protection their families depended upon often came with extraordinary limitations.

Herb believed military families deserved better.

Herb Swarthout (standing, second from left) with USBA Board Members and executive leadership, early 1960s.

USBA was founded on the conviction that those who dedicate their lives to serving others should never have to question whether their loved ones would be protected.

By eliminating the war clause from its life insurance offerings, USBA challenged the status quo and helped redefine what military-focused life insurance could be. More importantly, it established a lasting promise: to stand beside military families with fairness, compassion, and integrity when they needed it most.

For more than 65 years, that promise continues to guide USBA.

The world has changed dramatically since 1959, and so have the needs of military and federal families. As President & CEO Victoria Diamond shared in her message, USBA continues to build upon its legacy by strengthening the ways it serves Members while remaining true to the mission that has defined the Association from the beginning.

As the commemorations of America's 250th anniversary begin to give way to the future, the values they celebrated endure. Every generation inherits the responsibility to preserve the freedoms that define our Nation, support those who protect them, and leave something stronger for those who follow.

New generations will continue to answer the call to serve. Their families will continue to provide the steadfast support that makes that service possible. And USBA will remain honored to stand beside them—protecting those who protect our Nation with the same purpose that inspired our founding more than six decades ago.

For over 65 years, USBA has been proud to serve those who serve. As America begins its next chapter, we look forward to carrying that proud tradition into an even stronger future.

Some legacies are measured by the years they endure. Others are measured by the lives they protect.

Travel with Confidence Thanks to EA+

EMERGENCY ASSISTANCE PLUS

As travel remains a favorite pastime for many, readiness for potential medical emergencies should not be overlooked. When you embark on your next journey, do you have measures in place to handle the need for medical care while on the move?

Emergency Assistance Plus (EA+) gives you peace of mind by providing crucial emergency and medical services. EA+ has you, your spouse and dependent children covered no matter where you are, near or far. EA+ is available to help 24 hours a day, seven days a week.

With EA+, you'll benefit from more than 20 travel services to help you during an unexpected health event, including the following:

- Emergency medical evacuation to get you to the facility that can provide the care you need.
- Up to two Nurse Escorts or air ambulance to provide continued medical care during your trip home, if deemed medically necessary.
- Round-trip economy-class ticket provided to bring a loved one to your bedside if traveling alone and hospitalized.

Other vital travel assistance includes:

- Emergency cash advance assistance if your wallet is lost or stolen.
- Assistance making flight arrangements and travel document replacement.

As a USBA Member, you save $110 off an annual membership to Emergency Assistance Plus.

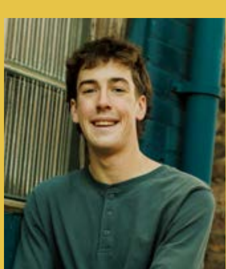
$139 Members

$199 Members and Family

To learn more about EA+ 24/7 emergency medical assistance, visit USBA.com or call 1–855–389–9351. ★

Emergency Assistance Plus® (EA+®) is not insurance, it is a membership plan. This is only an outline of the plan's features. Hospitalization (admitted as an inpatient) is a requirement to be eligible for some services. All services must be arranged and provided by EA+. Please read your Member Guide carefully to understand all the services available to you, as well as any rules or regulations. Washington state residents must be traveling more than 100 miles away from home to be eligible for EA+ services.

2026 Dietrich Scholarship Recipient



Colt Bryson

Colt Bryson is this year's winner! Colt is from Ottawa, Illinois, and plans to study Business at Millikin University this fall.

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

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

Deadline for application: March 31, 2027

- 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

How USBA Safeguards Your Privacy

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.

This Privacy Notice applies to current and former customers, and to individuals who apply for or seek to obtain financial products or services from The Uniformed Services Benefit Association that are subject to the Gramm-Leach-Bliley Act.

Types of Information We Collect

In the normal course of business, we may collect:

- Information provided on applications and other forms (including name, address, email address, phone number, date of birth, Social Security number, and financial and household information)
- Data about transactions (such as the types of products purchased and account status)
- Information collected through our website, including online forms, cookies, and similar technologies.
- Information collected from consumer reporting agencies and public sources.
- Health information collected with your permission when required for underwriting or claims.

Safeguarding Your Information

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 unauthorized access to your confidential information. We continue to protect the personal information of former customers in accordance with this Privacy Notice and applicable law.

How We Use and Share Information

We use your personal information to administer your insurance products, process transactions and claims, provide customer service, comply with legal obligations, prevent fraud, and operate our business. 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.

We may disclose the information we collect when required or permitted by law, such as to:

- Respond to a subpoena
- Prevent fraud and other crimes
- Comply with legal requirements
- Respond to a government inquiry

The accuracy of your information is important to us. You have the right to access and seek correction of your information, and we will respond to your request in accordance with the applicable law. We will follow the privacy law in your state if that law has different requirements than the policy described in this Privacy Notice.

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.

<u>We do not otherwise share any personal information about you between our affiliates, except as permitted or required by law.</u>

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.
- 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.

<u>We do not otherwise disclose any personal information about you to any other nonaffiliated third parties, except as permitted or required by law.</u>

Your Privacy Choices

Some information sharing is necessary to administer your policies and cannot be limited under federal law. If USBA engages in information sharing that provides you with an opt-out right under applicable law, we will explain that right and how to exercise it. Questions regarding our privacy practices may be directed to USBA at 800-821-7912.

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.

Eligibility

To continue coverage, insureds must continue to be eligible for coverage under the terms of the group certificate. Please advise us of any change that affects your eligibility for coverage.

Group Membership Association–Secondary Addressee Designation

This notice is to advise you that you have the right to designate a secondary addressee on your insurance policy. This option is available to protect you from an unintended lapse of your coverage(s). In the event you are unable to make your premium payment, the secondary addressee would receive a courtesy copy of any lapse notices that may be sent to you in the future.

Please keep this document as it is part of the policy.

The designation of a secondary addressee to receive these courtesy notifications does not create a liability on the designated party to pay any premiums.

If you do not wish to designate a secondary addressee, no action is necessary from you. However, if you believe designating a secondary addressee would be beneficial, please complete the lower portion of this form and return it to:

> **Uniformed Services Benefit Association**
> **P.O. Box 25956**
> **Overland Park, KS 66223-5956**

For your protection, please consider returning the form to us by certified mail, return receipt requested.

If you have any questions regarding this form or if you would like to remove or replace a designation, please call USBA Monday–Friday, 9:00 a.m.–4:00 p.m. Central time.

Secondary Addressee Designation

Owner's Name: ____________________ **Date:** __________

Policy/Certificate Number(s): ____________________

Social Security Number (last 4 digits): __________ **Date of Birth:** __________

Address: ____________________

I understand that it is my right to designate a third-party. I hereby designate the person named below as my third-party addressee.

Secondary Addressee's Name: ____________________ **Phone:** __________

Address: ____________________

City: __________ **State:** __________ **Zip:** __________

Signature of Secondary Addressee (Required): ____________________ **Date:** __________

Name (Please Print): ____________________

AUTHORIZING SIGNATURE (Owner)

Signature: ____________________

Date: ____________________

Name (Please Print): ____________________

Uniformed Services Benefit Association®
P.O. Box 25956
Overland Park, KS 66223-5956

Member Briefing

Your Membership in Action

Protecting what matters most is a shared commitment. There are a few simple ways you can stay prepared while we're continually working to provide the resources, communication, and service you rely on.

HOW YOU CAN STAY PREPARED

REVIEW YOUR COVERAGE
Life changes are a good time to review your coverage and ensure it still meets your needs.

KEEP YOUR INFORMATION CURRENT
Current contact information helps ensure you receive important communications.

REVIEW YOUR BENEFICIARIES
Review your beneficiary designations periodically to ensure they reflect your wishes.

GO DIGITAL
Choose electronic communications for faster access to important updates while helping reduce paper usage.

HOW WE'RE SUPPORTING YOU

HELPFUL RESOURCES
We're creating educational resources to help Members make informed decisions.

BETTER COMMUNICATION
We're improving how we share information to keep you informed and connected.

TRUSTED SERVICE
Our team is here to provide knowledgeable, personal support when you need it.

COMMITTED TO YOU
Everything we do is guided by our commitment to serving military and federal families.

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***