

USBA



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

Summer 2013 A NEWSLETTER FOR MEMBERS OF THE UNIFORMED SERVICES BENEFIT ASSOCIATION Volume 52, Issue I

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Active duty? Veteran? There's an app for that!

Sometimes the future is easy to read in numbers. Currently, 91 percent of American adults have a cell phone and 56 percent have a smartphone. Twenty-eight percent of cell owners own an Android; 25 percent own an iPhone; and three percent own a Blackberry. To complete the picture, 34 percent of American adults own a tablet computer.

Mobile usage is dominant and quickly taking the place of the personal computer as the first choice for staying in touch with email, Internet and other personal/professional business needs. Mobile connectivity is also a critical piece of the Military's arsenal with various applications ("apps") developed to assist in several ways, such as locating roadside bombs, sharing intelligence and even sending text messages from the frontline.

If you aren't using a mobile device, it's inevitable it will become part of your professional or personal life in the near future. Along with mobile connectivity, there are various applications designed to make your life easier, more efficient or simply more connected. Here are just a few applications unique to the Active Duty or Veteran lifestyle you may want to explore. To discover more, simply go to your app store and enter "veteran" or "military" in the search box.*

Circle of Six

With Circle of 6, you can connect with your friends to stay close, stay safe and prevent violence before it happens. This app for your iPhone or

Android makes it quick and easy to reach the 6 friends you choose to help you get out of undesirable situations. Need help getting home? Need an interruption? In a potentially unsafe situation? Two touches alerts your circle of your precise location via GPS so they can come to your assistance. In critical situations, you can use Circle of 6 to call two pre-programmed national hotlines or a local emergency number of your choice. Icons on the screen represent actions; so no one can tell what you are doing. It's easy-to-use and private. Originally designed for college students, it can



be an important safety tool for spouses on the homefront during a deployment or ensuring your children have a "guardian" when they're out in the neighborhood. (Visit www.CircleOf6App.com.)

PTSD Coach

PTSD Coach was developed by T2 in cooperation with the Veteran Affairs Administration's National Center for PTSD. The goal was to develop a mobile application to assist Veterans and Active Duty personnel (and civilians) who are experiencing symptoms of Post Traumatic Stress Disorder (PTSD). It is intended to be used as an adjunct to psychological treatment, but can also serve as a stand-alone education tool.

Among its key features is a self-assessment of PTSD with individualized feedback, and ability to track changes in symptoms over time. While this app doesn't formally diagnose PTSD, it can

PRESIDENT'S PERSPECTIVE

Sharing Your Stories



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

Sharing Your Stories was a surprising. Over 180 people told us about a parent, grandparent, spouse or child who served in the military. A few mentioned battle buddies, too. Some of these honorees gave their life in service while others lived out their lives as proud veterans.

We were touched by the postings and the opportunity to learn about the people who are important to you. As we are all connected by the common bond of service for one's country, these postings had as much special meaning to us as they did to you.

Our Facebook page also had numerous postings this past Independence Day when people shared how they defined American Spirit. Over 50 people gave a variety of

This Summer, USBA invited viewers of its Memorial Day eCard to also visit our Facebook page and post their thoughts about a serviceperson they honor on this holiday.

The response was

"...we are all connected by the common bond of service for one's country..."

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Tricare Prime changes impact retirees

Beginning October of this year, Tricare Prime will shrink to areas within 40 miles of an active or former military base. As a result, approximately 173,000 retirees and their family members will be required to switch to Tricare Standard. This change also means an increase in out-of-pocket costs for beneficiaries who are frequent users of health services.

“We care about what this means to our members”

To confirm whether you will be affected by this change, Tricare Management Activity has created an online ZIP CODE LOOK-UP TOOL to help you. To access it, visit www.tricare.mil/psazip. The site also has more detailed explanation about Prime Service Area reductions in addition to contact

information for Tricare regional contractors.

Beneficiaries accustomed to paying an annual enrollment fee for Prime and out patient co-pays of \$12 with no deductible will be seeing a dramatic difference with Standard. Tricare Standard doesn't require enrollment fees, but beneficiaries will have to pay cost shares of 25 percent and annual deductibles of \$150 for individuals and \$300 for families.

“We care about what this means to our members and want to make sure they're aware of USBA's Tricare Supplement Plans which are designed to help cover these out-of-pocket costs,” says Connie R. Markovich, Executive Vice President and Chief Operating Officer. “Now that Prime is being scaled back, taking advantage of supplemental coverage options has never been more important.”

USBA's Tricare Supplement insurance coverage can pick up where Tricare plans leave off by covering the percentage of your health care costs that Tricare does not cover, according to Markovich. “That's going to make an appreciable difference to Prime beneficiaries who are going to have to move to Tricare Standard.”

USBA offers three Tricare Supplement insurance plans: Tricare Standard/Extra Supplement, Tricare Reserve Select Supplement and 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. More information and rates are available on USBA.com. You can also call 800-368-7021 and ask to speak to a trained Tricare Supplement product specialist.

Active duty? Veteran? There's an app for that! (continued from front)

offer coping skills and assistance for common kinds of PTSD symptoms and problems, including systematic relaxation and self-help techniques. The app's “Breathe2Relax” feature was recently highlighted on the Dr. Oz Show and is a hands-on diaphragmatic breathing exercise to help with mood stabilization, anger control and anxiety management.

Military Traveler

This app is a universal base directory containing phone numbers, hours of operations, websites and more for establishments on military installations. It currently has over 200 locations including Air Force, Army, Coast Guard, Marine Corps, Navy, and USOs and is constantly adding to its database.

Genius Scan

This app works as a pocket scanner, allowing you to take a picture of any document with your smartphone and turn it into a PDF or JPG. In addition to email, Genius Scan provides easy uploads to Dropbox, Evernote or any other cloud service app installed on your device. Especially useful when you are PCSing. (\$1.99)

Military By Owner

This home finder app allows you to preview homes on your device. You can search for your next home For Sale or For Rent by military base or by proximity to your current location.

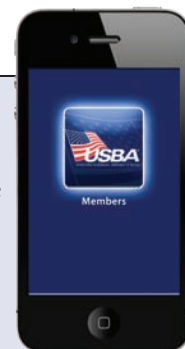
MyHealthVet

This app puts veterans' health information right at their fingertips by allowing them to access www.myhealth.va.gov from their smartphone. In addition to mobile medical records (a time-saver when you're at the doctor's office), this app allows veterans to refill VA

NEW! USBA GOES MOBILE

USBA's Member Service Center (MSC) is now available for members' exclusive, secure use from their iPhone and iPad devices. It can be downloaded from the iTunes store or visit USBA.com's MSC to learn more. Android users will be able to download an app from the GooglePlay store in September 2013. The application will allow members to:

- See policies
- Make payments
- View notifications from USBA
- See finance center information
- Read Member Briefings
- Change email preferences



prescriptions online, get wellness reminders and valuable healthcare information. (www.northropgrumman.com/apps)

POS REP

The name is shorthand for Position Report, a military vernacular for “what's your position?” which used to identify the precise location of troops in the field. For the purpose of this app, POS REP is a mobile, location-enabled social network designed exclusively for the military veteran community. It is intended to help reconnect veterans who served together in addition to connecting vets to an unknown network located within their geographic vicinity.

**Mobile applications referenced in article are intended for information only and not to be considered as an endorsement by USBA.*

Unless noted otherwise, all apps are free and available through iTunes for iPhone, iPad and iPod and GooglePlay for Android systems.

USBA participates in National Memorial Day Parade



Each year the National Memorial Day Parade is held in Washington D.C., attracting spectators along famous Congressional Avenue as well as TV viewing audiences in various markets nationwide. This year, USBA participated in the event which saw nearly 300,000 attendees and was hosted by celebrities such as country singer Trace Adkins, actors Gary Sinise and Joe Mantegna, Washington Redskins Quarterback Robert Griffin III and decorated Iraq veteran JR Martinez.

In addition to sponsoring the World War II dedication of the parade, USBA released an internet video tribute to the Tomb of the Unknown Soldier which was viewed by more than 50,000 people over the Memorial Day weekend. "We like to take advantage of these opportunities to pay homage to active duty and veterans during patriotic-focused holidays such as Memorial Day, Independence Day and Veterans Day, as well as remind the general public of the sacrifices made by the military and their families," explains USBA's President and CEO, Colonel Robin A. Snyder, USAF (Ret.).



Pictured from left to right are RADM Charles B. Young, USN (Ret.) Vice Chairman of USBA's Board, Mrs. Karen Young, Maj. Gen. Richard S. "Beef" Haddad, USAF, Deputy to the Chief United States Air Force Reserve; JoAnne, a guest of Major Robert G. Ross, Jr., (USA) Ret., a USBA member since 1975.

MEMBER PERKS WINNERS

Randall Cline, a retired United States Army veteran and a USBA member since 1997, won a \$500 VISA Gift Card when his name was selected in USBA's member perks drawing, which selects winners throughout the year from Member Service Center registrants. Virginia Nelson, spouse of 1stSgt Ronald Nelson, USMC (Ret.), was also a winner. The next drawing is scheduled for January 1, 2014. For a chance to win, simply visit USBA.com and register for access to the Member Service Center.

Regina Battle, a retired United States Army veteran and 28 year USBA member, was awarded a \$250 Visa Gift Card when her name was drawn from the Briefings by Email "hat." The next drawing is January 1, 2014. To participate, visit USBA.com/BriefingsByEmail and opt-in to receive your newsletter electronically instead of by postal mail by January 1, 2014.

PRESIDENT'S PERSPECTIVE

(continued from front)

answers from humorous to profound and we enjoyed reading them all.

If you haven't visited our Facebook page, just click on the icon at the bottom of USBA.com's homepage. You'll find information about our products mixed in with other tidbits of news or events especially relevant to our USBA members and the unique world we share.

Most importantly, you'll find people just like you and me. Folks who have served their country either through the military or as a Federal employee. That common tie is the core of USBA's existence but also the reason why we understand how important certain values are to our membership: loyalty, integrity, service.

I'm anticipating reading more moving and inspiring postings from you on USBA's Facebook page. Most especially, I'm looking forward to people sharing their thoughts about the things that make us proud of our common bond – a commitment to service.

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

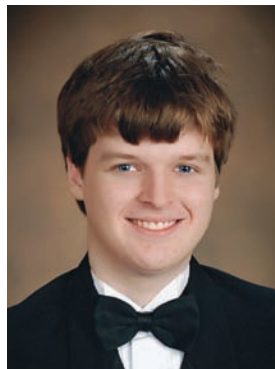
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What's Happening at USBA?

2013 Dietrich Scholarship recipients announced

Congratulations to this year's winners of the Dietrich Memorial Scholarship Award!



Andres Chico

Andres Chico of Tallahassee, Florida and Tyrha Delger who is currently living with her family stationed in Stuttgart, Germany. The recipients are selected for the scholarship on

the basis of academic achievement, leadership accomplishments and participation in community activities.

Andrew will be attending California Institute of Technology, majoring in Physics and Math. He is the son of Christian Chico, a veteran of the United States Marine Corps and a USBA member since 1988. Tyrha will be attending the University of Colorado Boulder, majoring in Ecology and Evolutionary



Tyrha Delger

Biology. She is the daughter of Cory Delger, a Lieutenant in the United States Army and a member of USBA since 1997.

The scholarship, now in its 24th year, was

established to honor the memory of former USBA Executive Director and President, the late Maj Gen 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. The deadline for the 2014 Scholarship is March 31 and details can be found on USBA.com.

MEMBER BRIEFING

Uniformed Services Benefit Association
P.O. Box 25956
Overland Park, KS 66225-0956

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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Benefit Association
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